

November 1955

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Home Improvement Year Preview

Round Table: trade-ins mean a great new market page 146

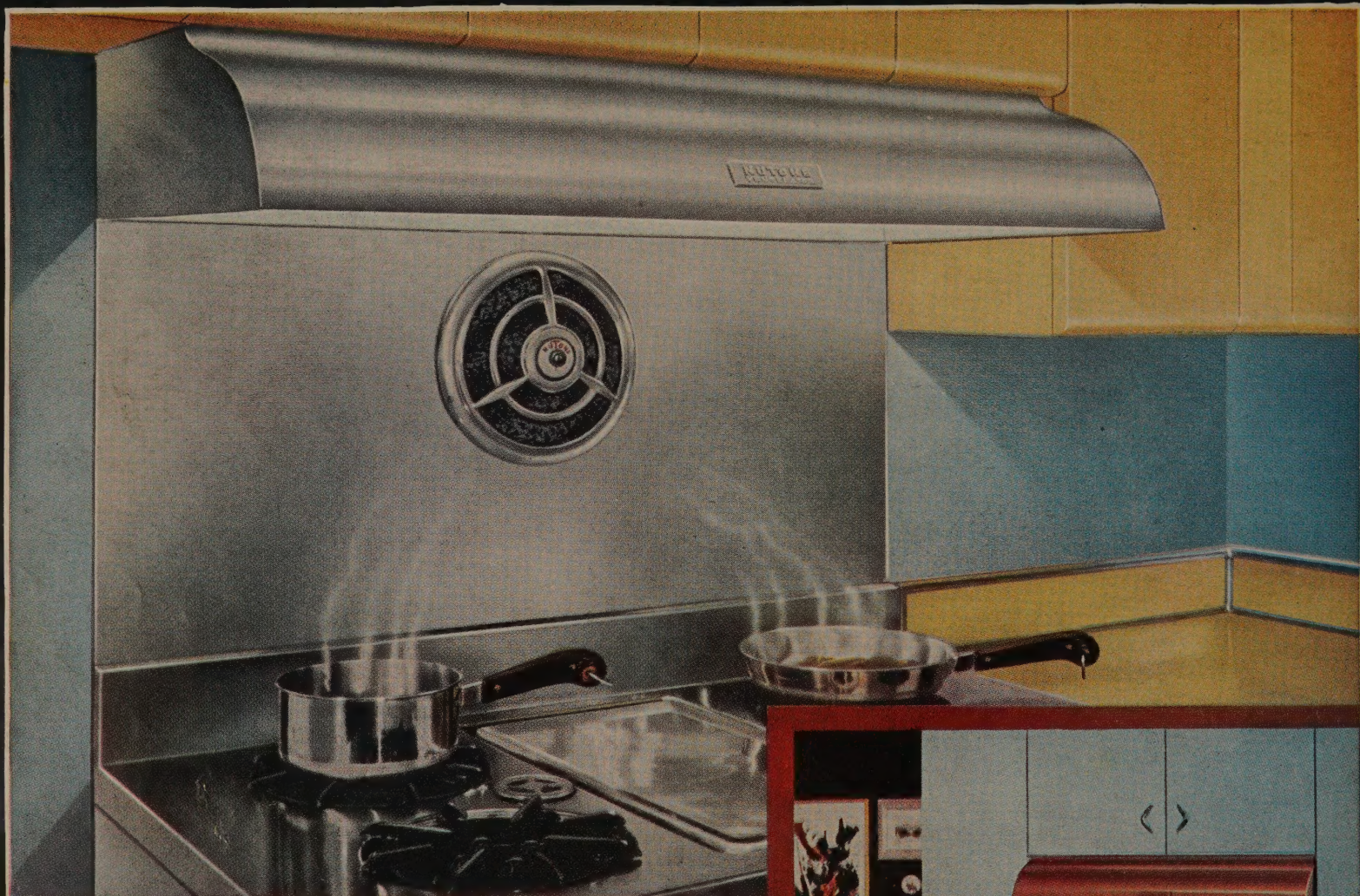
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US acts to ease the mortgage squeeze

NY Fed says its controversial warehousing ban has been exaggerated. Home Loan Bank floats \$325 million bail-out loan. But money is still so tight builders curtail plans

The government has taken two steps to ease the pinch on mortgage money caused by its anti-inflation policy of curbing credit:

1. The New York Federal Reserve Bank let it be known that its attitude toward mortgage warehousing is not as rigid as the housing industry thought.

2. The Home Loan Bank System, responding to outraged cries from its 11 district banks, tacitly admitted its September credit tightening moves (Oct., News) were too drastic. Backtracking, the HLB floated \$325 million of debentures—\$120 million for refinancing and \$205 million to bring in more funds to let local Home Loan Banks bail out savings and loan associations caught in a squeeze on outstanding commitments.

Toward stability. Together, the two moves should help stabilize the mortgage market at a crucial moment, although the amount of easing they will accomplish is small. The active restraint policy of the Federal Reserve had produced a genuine, if temporary, shortage of lendable money last month. As a result, mortgage (and other) interest rates were climbing, discounts on fixed-interest FHA and VA loans were increasing and home building seemed to be headed into a steeper-than-usual autumn decline. (F. W. Dodge Corp. reported that contract awards in September for homes yet to be started were 6% below a year ago; this was the first drop from year-earlier levels since 1953 and Dodge attributed it directly to "tightened housing credit.")

The critical question in the mortgage money pinch is how much it may cut next year's output of homes at a time when the administration will want a booming economy to help it win the presidential election. Home building requires a six to nine month lead time from financing arrangements to actual construction. So October's money shortage, argued builders, will be reflected in starts next spring unless money eases meantime.

Bigger culprits, to many, are the recently tightened FHA and VA terms on down payments and amortization. Big Builder William J. Levitt, for instance, told a House subcommittee investigating housing (see p. 43) that the country faces a "major depression" if the terms remain unchanged.

There is opinion on both sides of the question as to whether credit terms or mortgage money is the bigger villain. There was no doubt last month that many a builder was curtailing plans for 1956 output. A Washington mortgage man reported: "Some builders are just stopping." Denver's C. A. Bacon estimated builders there were trimming production plans about 20 to 25%. In Jacksonville, Fla. Mortgage Banker John D. Yates estimated "a 75% cutback in our area on anything that wasn't prior committed."

The reason was easy to see. Mortgage men were finding it harder and harder to sell a mortgage except at a bargain price which builders were reluctant to accept. Said Chicago's Maurice A. Pollack: "There's a reasonable amount of money around, but we're pretty limited on 25 year money for GI loans. Moreover, if we go above an \$18,000 loan we

have a very limited market for anything with 10% down; we have to go as high as 20%. There's a terrific shortage for 5% equity." Reported an East Coast lender: "Nobody in his right mind would pay more than about 96 for a VA loan from the South and West right now."

Paralyzed warehousing. Even more irritating to many a builder was the fact that shortages of construction loan money were slowing building in some areas. Not a few experts seemed to feel that this unusual state of affairs stemmed in part from the New York Federal Reserve Bank's celebrated frown at warehousing (August, News). For the moment, NAHB's efforts were concentrated on untangling the warehousing knot. NAHB directors, meeting in Washington, adopted a resolution warning against such singling out of housing. President Thomas P. Coogan of New York's Housing Securities Inc. and a former (1950) NAHB president, described the picture this way: "The many actions taken by the Federal Reserve Board, FDIC and state banking authorities have practically paralyzed the normal interim financing by mortgagees and builders through their commercial banks. It is hoped the Federal Reserve will publicly recognize the varying forms of warehousing, properly used, as a normal function of commercial banking before the situation becomes chaotic."

Later, Coogan warned the same House subcommittee that heard from Levitt that the "absolute cutting off" of warehousing will produce "a serious drop in starts next year." And Vice President John Scully* of Chase-Manhattan Bank, the nation's second biggest, testified that there is "nothing wrong" with warehousing. Asked by a congressman if he thought the Federal Reserve's action was "ill-advised," Scully replied: "I wouldn't go that far but would say such action should be clarified."

What the Fed meant. It was only a few days after that when clarification was forthcoming. Washington officials disclosed the contents of a letter to the House investigating subcommittee from President Allan Sproul of the New York Federal Reserve Bank (only Fed bank so far to discourage warehousing). Wrote Sproul:

* Scully suffered a "light" heart attack a few days after his testimony, was recovering.

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"My cautionary talks with some of the commercial banks in this community related to possible abuses in the use of bank credit under the general caption of warehousing mortgages, not to the appropriate and customary uses of bank credit in financing home building. In view of the state of our economy then (and now), the possibility that inflationary pressures might be developing, and in view of the existing and prospective demands for commercial bank credit on the part of private business and the federal government, it seemed to me that it was not the time for an extraordinary diversion of bank credit into the mortgage market as a substitute for savings. . . . So far as individual situations are concerned, the banks I talked to presumably know the difference between the customary and proper short-term uses of commercial bank credit in helping to finance the home building industry and the possible abuses. . . ."

From other sources, HOUSE & HOME learned that the New York Fed 1) had not, as widely reported, threatened to deny discount privileges to banks continuing warehousing, 2) had made no effort to prevent banks from invalidating the \$1.2 billion unused warehousing commitments reported in August and 3) had no desire to curtail construction loans, warehouse loans which are *really temporary* or loans to prevent disaster to over-committed mortgage firms.

It appeared, therefore, that the refusal of some banks to make new warehousing agreements stems more from lack of money than from the Fed's warning. The Fed's failure to make its policy publicly clear, however, had evidently led some banks to be more cautious than the money managers intended.

More money for S&Ls. Viewed in this new light, the Fed's policy dovetails with the Home Loan Bank Board's action in going to the market for \$325 million. When the

HLBB told the nation's savings and loan associations in September that they should make new loans only out of mortgage repayments and increased savings, and backed that up by floating only \$75 million in debentures instead of \$300 million S&Ls wanted, many an S&L threw big blocks of its holdings on the market to raise cash to meet outstanding commitments. The \$325 million will ease this liquidity squeeze. But the HLB stressed it did not intend to give savings associations federal help to expand future mortgage lending beyond savings plus loan repayments.

How much savings and loan mortgage lending depends on borrowing from the Home Loan Banks? President Howard Edgerton of the US S&L League last month characterized it as a "very small" part. Statistically, such borrowing has accounted for about 3% of S&L mortgage loans this year. But that is twice as much as the year before. Outstanding HLB advances to members were nearly \$1.2 billion at the end of August, compared to \$659 million a year earlier. If you add that to the increase in bank loans to mortgage and insurance companies this year, you get a figure equal to about 4½% of the nation's mortgage loans. That is enough to make—or break—the market.

It is noteworthy that the Home Loan Bank had to pay a whopping interest rate on its latest debentures—3% for some, 3⅞% for others. That is so high it will be hard for local savings and loan associations to borrow it profitably from Home Loan Banks.

When will it ease? Informed opinion still varies on when the mortgage pinch will taper off. Says a San Francisco banker: "Things look tight for the next six months."

Says Ivor B. Clark, New York loan broker: "We will see a softening in interest rates within six to nine months."

Says Norman Strunk, executive vice president of the US Savings & Loan League: "Just as we had a shift from an easy to a hard money policy this year, so we may have a switch back to easier money by early next year." Since 1956 is an election year, Strunk thinks, the government will act promptly if housing shows signs of sinking under 1.2 million units.

Says HHF Administrator Albert M. Cole: "It is our desire and purpose to do everything in our power to see to it that 1956 is a good housing year." More credit curbs? "I don't know. If you see prices rise, shortages of materials . . . then the administration may act. But we believe the action we have already taken will be sufficient."

Builders air mortgage woes before Treasury's Burgess

The most important event of NAHB's fall directors meeting last month in Washington was a luncheon addressed by Treasury Undersecretary Randolph Burgess.

What Burgess said (he discussed administration fiscal policies) was off the record. But the session was significant apart from Burgess' views, because it gave home builders a chance to get their case before one of the nation's top fiscal policy managers.

Burgess sat between former NAHB Presidents Tom Coogan and Dick Hughes. They had a chance to explain to him:

1. Why home builders feel warehousing is as important to homebuilding as crop loans are to farming.
2. Why home builders feel they have been hit much harder by the Fed's active restraint policy than any other sector of the economy.
3. Why the impact of the recent restraints is likely to be felt, not now, but next spring at a time when the administration will be anxious to have everything booming.
4. That when the Fed let the Home Loan Bank Board give savings and loan associations relief (see above), it did not constitute the relief needed by the entire building industry. (S&Ls write less than 40% of the nation's mortgages.)

These same points were subsequently emphasized in questions to Burgess at the end of his talk. There is reason to believe that the builders made a deep impression on Burgess. Later, an administration spokesman told HOUSE & HOME that top federal officials are now well aware that it takes at least six months before credit controls on real estate become effective, and that it is possible that their impact may come at a time when it might be necessary to loosen instead of tighten the flow of building money.

The directors also:

► Rejected proposals to urge Congress to expand FHA-type insurance to cover local bond issues for community facilities or private utility developments. Argued Baltimore Builder Robert Bready: "It doesn't seem proper for an association such as ours that believes in private enterprise to be running to



Vice President Nixon dedicates National Housing Center

NAHB's new \$2.5 million National Housing Center was unveiled—literally—last month. While a band played "Pomp and Circumstance," a two-story royal blue curtain parted over the dramatic entrance to housing's eight-story glass and granite showcase. Then Vice President Richard Nixon nudged open the electric-eye doors with a ceremonial gold key and moved inside to view some of the 129 permanent exhibits of building materials and products that

pay for the building.

In his dedicatory talk—heard by several hundred NAHB directors and local Washingtonians standing in downtown L St.—Nixon said: "Through research and the exchange of ideas at this center, all of us will benefit by better housing in America and throughout the world." He called on the construction industry to "step up a dynamic program to eradicate slums and blighted areas."

the government every time we have a problem."

► Applauded a statement sent by President Harlow H. Curtice of General Motors Corp. noting that "the housing industry occupies a key position in assuring our continuing prosperity [because] more homes mean more building materials, more furnishings, more appliances, new stores, new highways, new schools and often more automobiles." GM used the occasion of the unveiling of its new modular kitchen (Oct., New Products) in the Housing Center to throw a lavish dinner (filet mignon, blue-tasseled programs, Sammy Kaye's band) for most of the 863 NAHB directors and their wives. No less a personage than GM Vice President Roger Kyes, former deputy defense secretary, was on hand to welcome the guests.

Builders, savings and loan men end their long feud

Top builders and savings and loan men sat down together in Washington last month and agreed to substitute cooperation for feuding.

The rapprochement between NAHB and the US Savings & Loan League came at a meeting at the summit. Builder President Earl W. Smith and six aides talked with S&L President Howard Edgerton and four of his men. They met for two hours in the morning of Oct. 6, then lunched and talked another two hours in NAHB's just-dedicated National Housing Center.

Said Smith after the huddle: "We agreed that from here on in we would confer with one another to see if our legislative objectives coincide. And in areas where we can see eye-to-eye, we can work cooperatively."

The meeting ended with a communique issued by NAHB in behalf of both groups. It made these points:

1. "Recent credit actions have had an unduly harsh impact on home building as compared with other sectors of the economy. . . . It is much easier to 'turn off the credit faucet' in home building than it is to 'turn it back on.'"
2. The administration should consult with industry leaders before imposing "major changes" in credit policy.
3. "All concerned" (i.e. the Fed and Treasury—Ed.) must recognize that there is usually "a six to nine months' lag" between making initial financial arrangements and actual house building.
4. Home building's million-a-year-plus pace "can certainly be continued" from now until 1960. After that, a bigger volume of homes—perhaps 2 million a year—will be essential.

The kiss-and-make-up meeting patched a rift that was years developing. Savings and loan executives have long looked askance at FHA which builders regard as their life blood. When NAHB went out of its way this year to urge Congress not to give the savings associations what they most wanted—independence for the Home Loan Bank Board—relations worsened greatly.

The reconciliation followed publication of an editorial in *HOUSE & HOME* (Sept. issue) urging the two groups to get together lest builders find they have too many of their eggs in FHA's basket, subject to political control.



OUTSIDE WASHINGTON, SOVIET BIGWIGS INSPECTED AN EDWARD CARR SUBDIVISION

Russian housers press for technical details; sniff at US amenities like kitchen radios

Ten Russian housing officials invited by NAHB to take a look at American construction methods spent a sober four weeks fingering shingles, stuffing briefcases with samples of insulation and metal stripping, making remarks about radios in the kitchen and repeatedly asserting that there actually was such a thing as an owner-occupied house in the USSR.

They were picketed in Boston, but by and large the trip was smooth. Tomato juice was served at lunch; cocktails and beer at other times of day.

The State Dept. had in fact slipped a quiet word to NAHB to keep the high entertainment to a minimum. This was fine by NAHB Public Relations Director Bob Loftus and President Earl Smith. They were piling up enough publicity on tomato juice.

Hamburger diet. One night that there was certainly no danger of over-indulgence was the night the Russians arrived. They were late—too late, in fact, to get to Washington for opening festivities at the National Housing Center. It was up to Executive Director John Dickerman and his administrative assistant, Peggy Raynor, to get the Big Ten to the Hotel Statler in Washington. By the time they got there, it was evening and Dickerman figured his first-day duties were over when he bade the group goodnight at the hotel. He and Mrs. Raynor stopped off for a hamburger at a nearby White Tower, one of the quick-and-clean eateries that dot the capital. What then? They had barely tipped the catsup before the door opened and in came five hungry Russians intent on their first slice of toasted Americana.

"Why a radio in the kitchen?" asked Group Leader I. K. Kozuilia, minister of city and urban construction for the USSR, while touring exhibits at the Housing Center.

"American housewives like to listen to the radio in the kitchen," replied a hostess.

"Does it make the lunch taste better?" asked Kozuilia. "I should think you would burn the food while listening to the radio."

President Smith came in for some one-upmanship himself. Kozuilia wanted to know how he could keep in touch with the industry

from his office, even working ten or 12 hours a day. Smith told him he used the telephone. "The telephone is all right," boomed Kozuilia, "but the eyes are better."

Free loans? The architect in the group—A. V. Vlasov—told the press during one of the chartered bus trips that Soviet citizens who want to build their own homes can get land assigned to them by the government and can borrow money at low terms for 10 years. And there are no qualifications for borrowing the money, he said.

"You mean you don't have to prove you are able to pay it back?" some one asked.

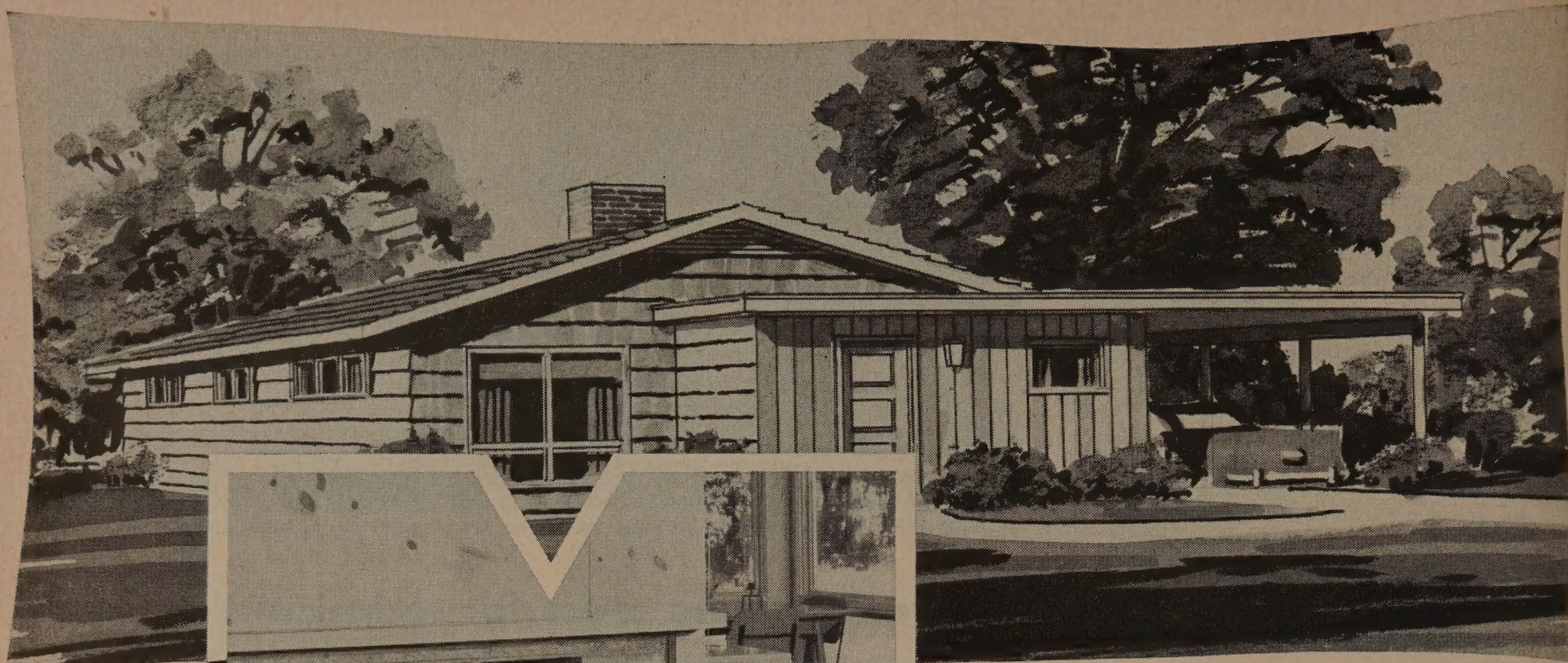
"Oh, we don't bother with things like that," said Vlasov. "Everybody can have the money."

(When NAREB's Herbert Helson wrote the Soviet Embassy last spring to find out what the housing picture was in Russia, he received a one-page answer informing him that the bulk of residential housing there is owned by the state; that monthly rents are fixed at 33¢ per square meter (40 sq. ft.) of living space and that a person who wants to build his own house can apply for a loan of 5,000 to 10,000 rubles (\$1,250 to \$2,500) from the State Bank, repayable in five to ten years at 2% interest.)



BASKET-CHAIR INTRIGUED VLASOV

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Retail lumber dealers warned to tap repair market or lose it

Conventioning lumber dealers were urged last month to tie into next year's nationwide home repair promotion and make the most of an "insatiable market."

"I think you folks have been much too complacent," said Cyrus B. Sweet, FHA's Title I repair chief and former lumberman himself. "You'd end up with a nicer profit if you stopped worrying about new construction. We can reach a saturation point on new construction, but we can never reach a saturation point in repair and remodeling."

Attendance at the National Retail Lumber Dealers' exposition (running concurrently with the convention) reached a profitable 6,871. One of the 179 exhibitors, a retail store planner, told NRLD he paid for his booth (rental: \$500) with contracts he signed during the first two hours. "It's a dream," said one out-of-towner, compared to last year's show in New York.

Still more competition. It was a question whether the jack-of-all-trades lumber dealer, handing out garden tools with one hand and designing houses with the other, would concentrate on the repair market. By now he was deep into a smattering of trades and making enough money at it to feel reluctant to specialize. "My competitor went into concrete, so I took up land planning," said one Pt. Huron, Mich. dealer. Likewise Robert Ebenreiter of Sheboygan, Wis. Ebenreiter had purchased a 21-acre golf course and was busy dividing it into 114 lots. "We now consider land as much a part of our inventory as lumber," he commented.

It was Cyrus ("Cy" to the lumber dealers)

Sweet who simultaneously warned and encouraged his audience about the boom to come. Items:

► Colgate-Palmolive Co. will run a promotion program on home improvement, give away a \$100,000 prize and send 500 salesmen on a door-to-door campaign to boost the fix-up market and sell soap flakes.

► Shelter books will devote a bulk of editorial material to the possibilities of home repair. "You know who they'll tell their readers to see," said Sweet. "The lumber dealers."

► There is increasing evidence that plumbers, heating contractors and electrical workers are being told to set themselves up as contractors and get in on the home repair market. "This means," said Sweet, "that if you don't watch it you're going to be selling your materials to the plumber—who will by then be a contractor—at his price."

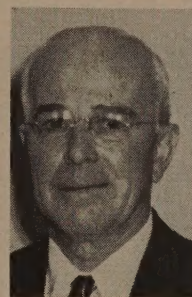
Toward mechanization. One of the prime programs at the convention was a four-day "Equipment in Action" review of methods and problems of materials handling. "Get it loaded as a package instead of a piece," was the byword from John Moeling of Sterling Lumber & Supply Co., Chicago, who served as chairman of the planning committee. "It's something that's ABC to the automobile industry—not with us. We're still using Civil War methods."

The committees and subcommittees pitching in on materials handling had arranged for 21 freight car loads of lumber to be shunted into place at the Auditorium's outdoor platform for unloading demonstrations. Crowds as high as 800 attended on sunny days.

"There are no experts in this field," said Moeling. "It's too young. The forklift and straddle were invented in 1915 and still it's hard for the lumber men to understand their advantages. Most of them are in the primer stage. We're trying to help them graduate."

It takes two men 1½ days to unload a boxcar of lumber by hand. It takes one man one hour to unload a flatcar of lumber with a lift truck. So lumber dealers want to persuade railroads to ship more lumber on flatcars (a boxcar cannot take full advantage of a fork lift)—not ordinary flatcars, but cars with bulkheads at each end to keep loads in place. Some are coming through, but "not nearly enough," said one NRLD leader.

New president. R. A. Schaub of Northern Indiana Lumber & Coal Co., in Whiting, Ind., moved up to become president of NRLDA.



SCHAUB

Paul R. Ely of North Platte, Neb., is first vice president. James C. O'Malley of Phoenix was elected second vice president.

Schaub was founder and first chairman of the Lumber Dealers Research Council ten years ago, worked closely with Cyrus Sweet when the latter was chairman of NRLDA's executive committee. Schaub said home improvement and modernization would be point No. 1 in lumber activity during the coming year, but otherwise had not yet made any policy decisions.

SIDELIGHTS

7% realty commissions

Realtors say there is a trend toward 7% commissions on new homes instead of the longstanding 5%. In some East Coast areas, brokers are demanding and getting 7% on exclusive listings.

National Homes expands

National Homes Corp's \$1.5 million new plant at Tyler, Tex. which opened last month, boosts the prefab firm's capacity to 290 homes a day on a three-shift, five-day-week basis—150 in Lafayette, Ind., 50 at Horseheads, N.Y. and 90 at Tyler.

That adds up to a 75,000-house a year capacity. But as President James R. Price proudly showed his third factory and new models to nearly 100 newsmen, flown in for the occasion, his thoughts were on the future. Within 15 years, he predicted, National will be building 300,000 homes a year—40% of a total prefab output of 750,000. Said Price: "At least 50% of all private, nonfarm residential buildings will be done our way within the next 10 or 15 years. What was true in the automobile industry is coming in the building of homes."

Price says he expects the Tyler plant to wind up his biggest. It is more fully assembly-lined than either of the older plants. Sample:

the machine that turns panels over is a drum that turns them 180° on the same line instead of flopping them into the next line. Production is planned for much unskilled labor. With rail shipment, Price expects Tyler to serve 16 states, from Florida to Montana.

Houses grow costlier

The average sales price of US homes rose some \$1,400 last year. Bureau of Labor Statistics discovered the jump in a new survey of housing characteristics, not yet published. In the year ended April 1954, homes sold for an average \$12,300. In the year ended April 1955, the average was \$13,700. This means that the typical house requires between 10 and 15% more mortgage money (assuming similar terms) than it did a year ago.

Legion on housing

The American Legion has decided to stay out of housing policy questions, except for the GI home loans. That is the significance of five innocuous resolutions on housing which were the Legion's only action on the subject at its annual convention last month in Miami Beach. Expectably, the Legion again opposed proposals to let anybody but Congress fix FHA or VA interest rates. Historically, the Legion has felt it could lobby a better deal

for veterans than they would get any other way.

Reflecting the strong savings and loan influence on its economic commission which drafts Legion housing policy, the convention limited its stand on direct VA mortgage loans to asking that the maximum amount of such loans be upped from \$10,000 to \$20,000 in Alaska where building costs are higher.

Public housing priorities

The public Housing Administration has announced a priority system for allocating the 45,000 units it can put under contract this fiscal year.

First priority will go to families displaced by urban renewal and redevelopment and to housing needed to "correct racial inequities." PHA thinks this will account for only 3,000 units—a strong indication that total public housing might have been held to that level if Congress had retained provisions of the 1954 Housing Act limiting it to displacees in cities with workable programs for urban renewal. It is also a tacit admission, Washington observers say, that there is not going to be rapid racial integration in public housing, which is already 39.6% Negro.

Second priority will go to cities where PHA hopes to regain its investment in preliminary loan contracts. This may cover 30,000 units. Third priority: cities which have not yet wangled any public housing. They may get 12,000 units.

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FHA flops in effort to blame scandals on ex-aides

FHA's 18-month campaign to put a legal squeeze on top-level ex-employees and windfallers alike was only half succeeding.

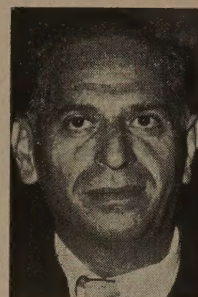
Personnel firings were backfiring. Shortly after Clyde L. Powell's conviction for contempt was reversed by a court of appeals, ex-General Counsel Burton C. Bovard, who was pushed out of FHA at the very start of last year's investigations, was ordered reinstated by the Civil Service Commission. About the same time, a federal appeals court reversed a sentence against Atty. Abraham Traub, who had appeared before the same grand jury investigating housing that Powell had.

FHA action against 608 sponsors was more successful. The agency's legal department had initiated proceedings against 15 corporations and FHA had taken control of three. On the blacklist front, builders could take some comfort from knowing the conditions under which one builder had been restored to FHA's good graces.

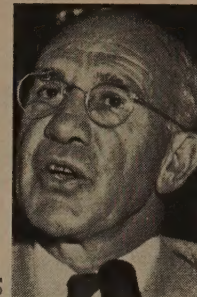
WHERE FHA STANDS IN ITS FIGHT TO RECAPTURE WINDFALLS

PROJECT	PRINCIPALS	ALLEGED WINDFALL*	DISPOSITION
Shirley-Duke Apts., Inc., Alexandria, Va.	E. J. Preston, Herman W. Hutman, Bryan Gordon, Jr.	\$1.8 million	Decision expected this month on legality of the corporation's distribution of excess funds.
Beverly Manor, Inc., West Columbus, Ohio	Don A. Loftus, C. Porter	\$750,000	(same as above)
Donner Gardens, Inc., New York City	Charles J. Muss, Hyman Muss, Charles Donner, Samuel Donner, Aaron Bobrow	\$681,422	Initial stages.
Linwood Park, Inc., Ft. Lee, N. J.	Sidney Sarner	\$2.5 million	FHA in charge after federal court ruling that corporation violated its charter. Case has been appealed.
Farragut Gardens Corp., New York City	Alexander P. Hirsch, Henry Hirsch, Morris Kavy, Martin Benedek, Louis Benedek	\$3.1 million	FHA in control of board of directors after election of new officers.
Clifton Park Manor, Wilmington, Del.	Don A. Loftus, C. Porter Schutt, Thomas E. Brittingham, Jr., George T. Weymouth, Nicholas R. DuPont, Pierre S. Dupont III	\$549,375	Court has asked for briefs from both parties on whether case will be tried in federal court (moved by FHA) or state court (moved by plaintiffs).
Rego Park Apts., Inc., Long Island	David Tishman, Robert Tishman, Norman Tishman, Reuben Tally	\$2 million	Preliminary conference set for Oct. 15.
Glen Oaks Village, Long Island	George Gross, Alfred Gross, Lawrence Morton,	\$4.6 million	Initial stages.
Shore Haven, Inc., New York City	Fred C. Trump	\$1.6 million	Stockholders meeting advertised for Oct. 12.
Hunter Gardens, Long Island	Alfred L. Kaskell Doris Kaskell David J. Barrie	\$354,800	Conference set for Oct. 31.
Woodbriar Manor, Long Island	Martin Fisher Larry Fisher Emily Fisher	\$950,000	Sept. stockholders meeting adjourned until Oct. 31.
Teaneck Gardens, Teaneck, N. J.	Sidney Sarner	\$25,800	FHA took over board of directors Sept. 13.
Bonhaven Apts., Richmond, Va.	Bertram F. and Corella A. Bonner, who sold stock to Louis Drucker and Emanuel E. Falk.	\$898,000	Initial stages.
District Heights Apt., District Heights, Md.	S. Dewey Gottlieb Sol A. Simmons Melvin Kraft Seymour Fain	Not available	Initial stages.
Bayou Park Apts., Houston	Carl C. Sharp W. Carloss Morris Stewart Morris	\$339,450	FHA postponed meeting to Oct. 31.

* Source: FHA



TRAUB



BOVARD

Agency told to take back ousted general counsel

One of FHA's major efforts to blame its former executives for 608 windfalls boomeranged when the Civil Service Commission ordered reinstatement of former General Counsel Burton C. Bovard. Charges against Bovard contained "substantial defects," ruled CSC's board of appeals and review, and lacked "specificity and detail." The decision was retroactive and Bovard was therefore due about 14½ months back pay—close to \$17,000, according to his attorney, Clayton L. Burwell.

Bovard had been out of work for a long time. Two days after Commissioner Norman Mason took office on April 13, 1954, he placed Bovard on leave. Three weeks later he filed charges against him. On July 15, Bovard's service with FHA (he had been general counsel for 14 years) was "involuntarily terminated."

'Large responsibility.' In the 6½ pages of charges filed against him, Bovard was accused of "a large degree of responsibility" for "inadequacies and failures of FHA." He failed to move promptly to investigate Title I repair complaints, said Mason, failed to understand the necessity of investigating the case of Clyde L. Powell, failed in general to understand "the operations of the legal division of FHA. . . ." Atty. Burwell called the charges "irresponsible and malicious."

By the time CSC's review and appeals board got the case, three of the nine complicated accusations against Bovard had been dropped by FHA. The board declared that two of the remaining six were procedurally defective, three were unsupported by the evidence and one was both procedurally defective and unsupported by the evidence.

Mason's charge that Bovard failed to refer Title I complaints to the FBI contained "no delineating dates and refers to no specific investigation which should have been made at a certain time but which was not made," said CSC. Did Bovard fail "to execute with reasonable diligence the duties of general counsel"? Said CSC: "It can only be stated that this is a bare conclusion without a single specific fact or detail with which the appellant could join issue." The appeals examining office had already ruled on Bovard's handling of a report concerning the personal activities of ex-Asst. Commissioner Clyde Powell. The board upheld it, with the statement: "The evidence concerning this matter indicates that Mr. Bovard brought all of the information available with respect to this assistant commissioner to the attention of the commissioner."

More stumbling blocks. FHA's inability to make its house-cleaning charges stick was first noted when the US Court of Appeals reversed a conviction for contempt against Clyde Powell (Sept., News). This reversal—implying that even grand jury action could not deliver the goods that FHA was after—left the housing agencies with no pending charges at all against the man its investigators had repeatedly labeled the key figure in the 608 scandals. Powell himself was not quite out of the woods yet. A federal income tax lien for \$167,958 was filed against him covering 1945 through 1948.

Another appeals court reversal went against windfall prosecutors in the case of Abraham Traub, New York attorney and real estate operator who was sentenced to a year for contempt by the same federal judge who had sentenced Powell. In reversing Judge F. Dickinson Letts' decision—delivered after Traub had allegedly failed to produce some vouchers and bills for inspection by the grand jury—the court ruled: "It is not clear whether the court's direction to produce referred to all the documents or only those in appellant's possession and control when the subpoena was served. . . ." Meantime, Traub and three others were under indictment by a federal grand jury in Brooklyn on a charge of conspiring to conceal from bank examiners the true conditions surrounding loans for two housing projects.

How one builder got off FHA's windfall blacklist

While FHA moved to take over one "windfall" corporation after another (chart, p. 42), a blacklisted builder in Pennsylvania came to terms with the agency and regained the right to have his applications processed.

It took Harry K. Madway of Wayne, Pa. a little over a year to get squared away with FHA. His trouble began when the Senate banking committee estimated that he and his associates made \$400,000 profits-in-excess-of-mortgage on two 608 projects. Madway has always denied that this was so, but after the accusation FHA refused to process his applications.

Rebuff becomes victory. Madway brought the matter to a head this summer by seeking an injunction in US District Court in Washington to force FHA to resume business with his corporation. His plea was denied on the basis that Sec. 512 of the Housing Act of 1954—which Madway thought entitled him to a hearing before FHA—was not intended to abrogate "the discretionary powers lodged in the [FHA] commissioner by Sec. 203." A few weeks after this setback, FHA suddenly agreed to talk things over with him. He was cleared.

"It's paradoxical," Madway told *House & Home*. "We always denied that we had made any windfall. We demanded a hearing. We didn't get a hearing. We took the case to court and lost our request for a preliminary injunction. And then things suddenly got straightened out." As a result, FHA last month was processing Madway's application for a Sec. 220 commitment on a \$10 million Philadelphia urban renewal project.

What were the terms of agreement?

"I want it made clear," said Madway, "that we are not paying a cent back on the mort-

gage and are not reducing rents." The terms: ▶ FHA disapproved of the fact that the officers of one of Madway's 608 projects had borrowed about \$90,000 from the project. FHA wanted the sum paid back. Madway consented.

▶ FHA ruled that officers of a Madway project that was operating at a loss should not receive any salary. Madway said that these officers had not been taking any salary and that this policy would continue.

▶ FHA wanted one "weak" 608 to be supported by one of the "strong" projects. (Madway built 14 altogether.) Madway said that this was actually what was being done and he would continue to do it this way.

Case of prestige. Meantime, builders who had not successfully negotiated the painful and paradoxical process of getting off the list were feeling as acrimonious as ever about it. One of the wittier vice presidents of a New York firm summed up his blacklisted boss's attitude like this: "He's like a guy who's

been barred from the Stork Club. He doesn't want to go there, but he doesn't want to be barred, either."

The subject of the blacklist came in for more serious mention at the Rains subcommittee hearings in New York (see below). Atty. Maxwell H. Tretter, former executive director and general counsel of the NYC Housing Authority, wondered if FHA's alleged blacklist was holding up building of co-operatives under Sec. 213. "Some of the most enterprising and efficient builders are engaged in the 608 program," Tretter testified. "If they are barred from the Sec. 213 program for that reason only, the cooperative consumer will suffer. With the safeguards and procedures under the revised Sec. 213 program, it may be that the FHA should take a new look. A blunderbuss blacklist, if it exists, may be comforting to administrative officials but a more discriminating approach to the problem may help to produce some good co-operative housing for the consumer."



RAINS SUBCOMMITTEE, OPENING TOUR IN NEW YORK, HEARS TOM COOGAN DEFEND WAREHOUSING

Housing probers in New York hear FHA role in urban renewal attacked, defended

"We're after the bugs in the law. With everything expiring next year, we need recommendations for a whole new housing act."

That was how Rep. Albert Rains (D, Ala.) was talking, as he and seven other members of a House subcommittee opened a six-city investigation of housing last month in New York. A procession of 18 witnesses obliged him with a gamut of recommendations covering everything how to cure the snail pace of urban renewal to the damage done by credit cutbacks.

Most of the brickbats were aimed at FHA. Said New York Housing Commissioner Joseph P. McMurray: "FHA is so fearful of being caught doing something that would be later criticized that, for all practical purposes, it did nothing so far as multifamily insurance is concerned. It made the program inflexible and inoperative." FHA's New York district office, he charged, is a "mere maildrop" serving "no useful purposes" because it "declines to make any decisions or accept responsibility for any decisions without checking and double-checking with Washington." New York Construction Coordinator Robert Moses blamed

FHA "indecision and timidity" for delays in getting mortgage commitments for many cleared slum sites. Some have lain fallow for 2½ years.

FHA officials snorted right back. Republican William A. Schultz denied his New York office had "slavishly applied unrealistic regulations." He insisted Democrat McMurray's charges were "not based on fact." Regional HHFA Counsel Walter Fried asserted New York City had fumbled the slum clearance ball by not clearing land and relocating tenants as other cities do. "Moses has too many activities to know what is happening in each project," he said.

Former NAHB President Thomas P. Coogan, president of Housing Securities Inc., defended mortgage warehousing with a statement which Rep. Barratt O'Hara (D, Ill.) called one of the clearest he had heard while serving on the banking committee. Coogan also testified: "We're overbuilding in the areas where financing is available and the other areas are being neglected." Asked what places are overbuilt, Coogan drew a laugh with this reply: "My life wouldn't be worth living."

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Cornell researchers shed new light on what people want in houses

HOUSES ARE FOR PEOPLE. A Study of Home Buyer Motivations. By Glenn H. Beyer, professor of housing and design and director, Housing Research Center; Thomas W. Mackesey, dean of the college of architecture; and James E. Montgomery, associate professor of housing and design, Cornell University, Ithaca, N. Y. \$1.75.

Basically, there are about four different kinds of US families. Each one wants a different kind of house—not just because their incomes differ but primarily because different values govern their lives.

Working with that theory, Cornell Uni-

versity's housing researchers have thrown a sharp new light on what kind of homes builders should be building for what kinds of people—and why. In the process, they tell a lot about why so many run-of-the-mine houses sell as well as they do, hint at dozens of ways builders could adapt their design to the kind of market they serve (and presumably sell more homes).

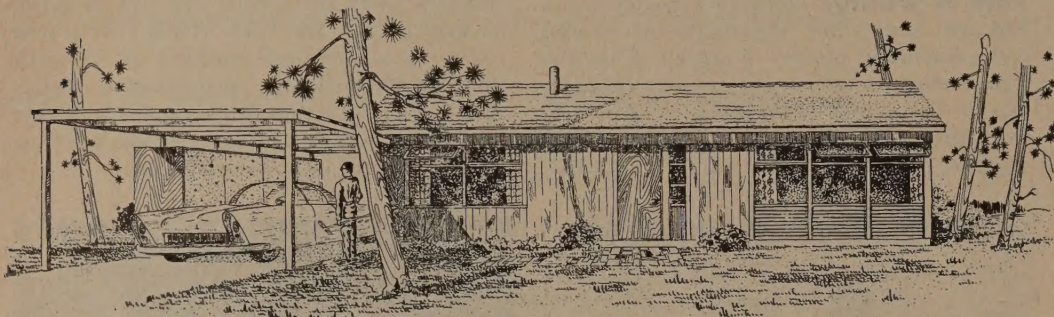
The authors also have some surprising general advice about designing small homes. Samples:

▶ Enough space for meals should be provided

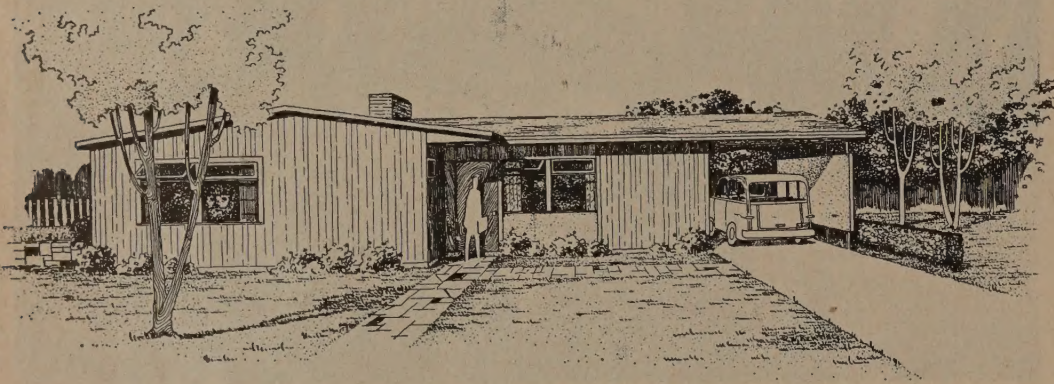
in the kitchen in almost every small house. Only 16% of the 1,000 families in Buffalo, N.Y. interviewed for the study * actually disliked eating in the kitchen. And 64% said they enjoyed it.

▶ The public is more ready to accept open kitchens than many a builder, lender or archi-

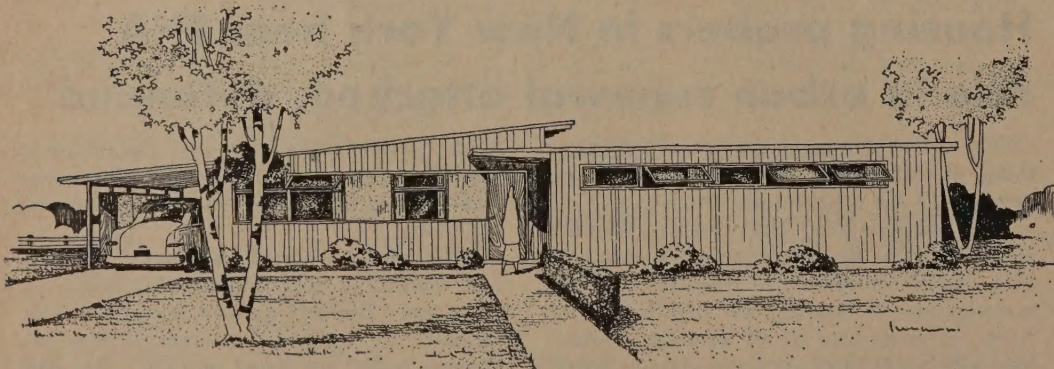
* The findings are based on a 1952 survey. Over 75% of the 1,000 families owned their homes. Their median income was \$5,320—close to the median for all FHA buyers that year. All 1,000 lived in housing less than three years old.



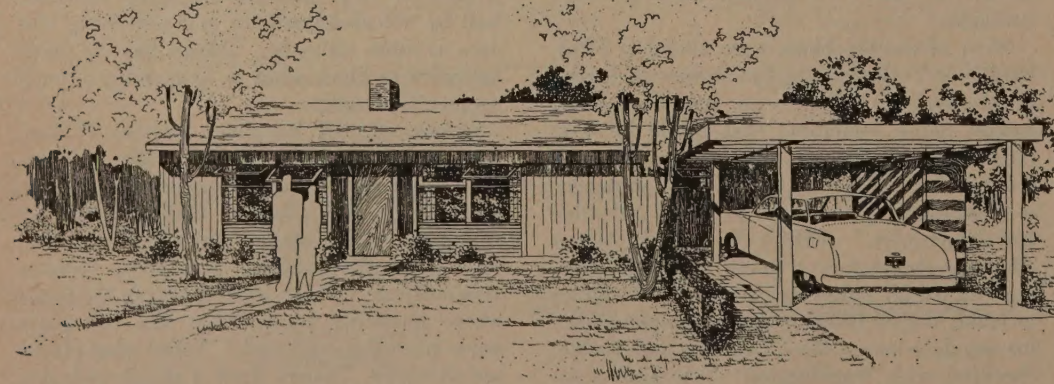
ECONOMY HOUSE skips frills, emphasizes space for families who must watch costs



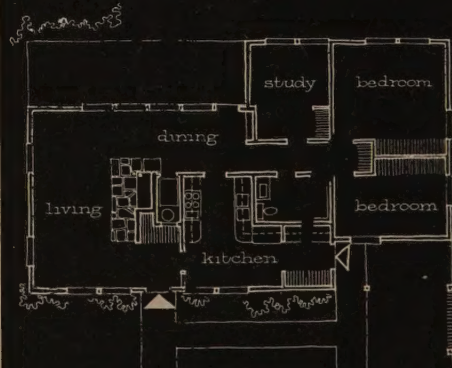
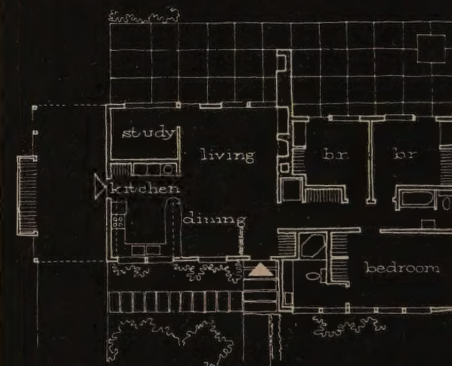
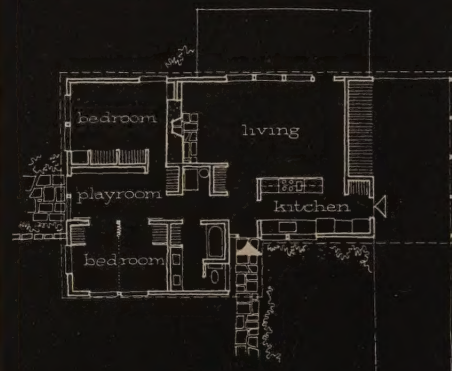
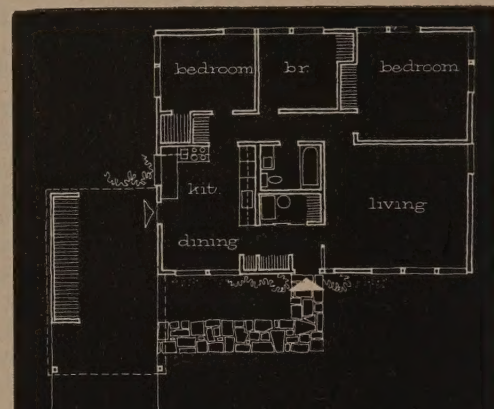
FAMILY HOUSE focuses on fireplace, big living room for families who do things together



PERSONAL HOUSE stresses privacy, smart design for families who value good taste



PRESTIGE HOUSE does things on a grandiose—if inconvenient—scale for social climbers



tect thinks. Over half the wives disliked, or were indifferent to, being cut off from the rest of the family while cooking. Caution: low middle-income families (i.e. the bottom of home owner ranks) apparently like open kitchens least; they are more conservative in taste, blindly traditional in habit.

► Bedrooms for young children do not always have to be close to mother's bedroom. Only half of the women interviewed wanted such a feature.

► Putting the laundry on the ground floor may well make a house more salable whether or not it has a basement. Almost half the women preferred to wash on the ground floor; yet nearly all of them had basements. Again, the tradition-bound lowest-income group most disliked ground-floor laundering.

► Surprisingly few people object to carrying packages in the rain from the garage. Just over half the families expressed concern; the rest were indifferent.

► Look-alike houses are not so unpopular as critics say. Fewer people disliked look-alike design than did not care or actually liked it.

Who wants what. Unfortunately, the authors offer no data on the relation between income and their four basic types of families. But the implication that there is one sticks out clearly, anyway, even though the study is aimed chiefly at how to design a small house to fit the sociological wants of people.

The authors blandly designate their family types as "economy," "family," "personal" and "prestige." When they get down to definitions, a lot of lowbrow, middlebrow and highbrow seeps in, too. For each family type, they designed a house (pictured on p. 44) aimed at the \$15,000 down market (at 1954 prices). How the houses reflect the needs of each type of family:

The Economy House—for families who have to watch every penny—and do. Such families are conservative in taste, conventional in habit, socially informal (usually eat in the kitchen), have many close friends but do little formal entertaining, are more concerned with "size and durability" of a house than with its "emotional appeal." Price and down payment are most important; so are taxes and resale values.

The prototype house is compact, rectangular, cheap to build, has a central utility core. Bedrooms (which can double as sewing rooms) reflect no special care for privacy. The kitchen omits storage or working space where it would add much to cost. Color is unimportant. The living room is planned for TV, the outdoors for a vegetable garden. There must be enough space for home laundering, but skimpy storage space will probably be enough. "Lots can be small because privacy between families is not as important" as to other types of families. Families are apt to have "close relationship" with neighbors, but are not too discriminating about what neighbors they will accept.

The Family House—for families who put the family and its welfare above all else. They are more devoted than average to in-laws, grandparents and aunts, more concerned than other family-types about good schools and good neighborhood environment for children.

The house has a notably large living room, focused on a fireplace. Part of the living room serves for dining. The kitchen—large enough

to accommodate husband and other family members while mother cooks—opens to the living room so mother need not be cut off from family while cooking. Children's bedrooms are close to the owner's bedroom, and separated from each other only by a partition which can fold to make one large room. A play yard leads off the playroom, and both can be seen by mother from the kitchen. The lot must be medium-to-large to keep neighbors from being too close and provide play space.

The Personal House—for families who stress personal enjoyment, self-expression and esthetics. They value good taste, have more desire for freedom than other groups. They read more, "tend to be more formal" socially, have the highest percentage of invited guests. For such families, exterior design and interior decoration are "far more important" than to economy or personal-group families. "Tradition is of no importance if it interferes with self-expression." Colors other than conventional are "acceptable if in good taste."

The house stresses privacy for each member of the family. A fireplace opening into both divides the study and living room. Kitchen, dining and living room are essentially one, but a folding partition can shut off the dining space. More closet and storage space than usual is required to house family possessions. Furnishings are contemporary, window areas large, storage units built-in. The living room gives on a garden and terrace, equipped for outdoor cooking. It is "very important that the lot be large enough for outdoor leisure activities," even if front yard space must be sacrificed. Plans keep children out of the way.

What does Ike's illness mean for housing? Prospects loom of policy fights next year

President Eisenhower's heart attack may lead housing into bitter political fights next year in Congress.

The pivotal question is whether Ike decides to run again or not. If he runs for re-election, Democratic strategists privately admit that their chances of winning the presidency would be almost nil; so they would make less than an all-out bid to use Congress to create campaign issues. If the President bows out of the picture—as most dopesters seem to feel he will—Democrats will feel the odds improve on their chances of winning the White House and Congress in 1956. Thus they will be inclined to wheel up their heaviest artillery during the Congressional session to develop issues. Housing is bound to be one of them.

Bare knuckles. If such a situation develops, a rough and tumble fracas looks likely. The whole gamut of housing problems may well come in for name-calling and loud debate—the FHA scandals of 1954, public housing, middle income housing, the effect of government fiscal policies on building, the influence of banking circles on the industry.

Neither political party relishes it, but the hornet's nest of race discrimination in housing is bound to get stirred up, too.

Republicans can be expected to intensify their so-far fruitless efforts to get some convictions for Sec. 608 skullduggery. Democrats seem sure to counter with charges that urban

The Prestige House—for families who regard a house primarily as a gauge of social status—i.e. social climbers. They are style and taste conscious, strive hard to live "correctly," taking their cue from friends, neighbors, acquaintances, magazines. "There are many families of this type at all income levels," but all will want individuality, respectable location, and up-to-date style (Cape Cod yesterday, split-level today). They entertain a lot, usually formally.

Chiefly, the house is impressive. "Concessions can be made to efficiency and convenience." Floor plan is formal. The fireplace becomes a symbol rather than a center. Kitchen is enclosed, may include waist-level oven or other "different" novelties, hooks to display copperware, copper hooded range. Living room is large, imposing; dining room big enough for stylish formal dinners. Bedrooms are large, lean to "Hollywood" style. Open storage space permits display of valued possessions. Neighborhood is all important, because family is concerned with protection against "undesirables."

As is expectable in a new area of housing research, "Houses Are For People" has limitations. Biggest: the authors have no idea how many families of each type there are in the US. Their Buffalo-only sample is too small for such projection. In Buffalo, this was the breakdown:

	773 OWNERS	259 RENTERS
Economy	30.3%	36.3%
Family	30.1%	37.1%
Personal	13.6%	8.5%
Not Classified	26%	18.1%

(The "prestige group" was not tabulated, but included because sociologists accept it widely.)

renewal has so far proved a flop and that housing needs of low- and middle-income families are being neglected. Look for Democrat-controlled Senate and House committees investigating housing to raise a real rumpus when they turn in their midwinter reports.

Breather for HHFA. Another result of Eisenhower's illness seen by most housing experts is that HHFA Administrator Albert M. Cole will find life easier. The theory is that the White House guard which has been sniping at him will have too many other problems on its hands. This "anonymous oligarchy" had Cole on the ropes last winter.

What effect will the President's illness have on the housing economy? Here, building soothsayers are divided. Some think it will lead to an immediate tapering off of plans for business and industrial plant expansion. This would reduce the demand for new capital, freeing money for mortgages. But it might touch off a deflationary psychology which would make both builders and lenders cautious about overextending themselves.

Other experts argue that leading industries have shown no signs of curtailing expansion plans yet—in fact, just the opposite.

On one item there is agreement: jitters in the stock market should release large sums of speculative money drawn into stocks during the last year or two. That may ease the overall squeeze on money that is hurting mortgages.

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FHA DIRECTOR SCHULZ (R) HANDS 220 PAPERS TO BUILDER AXELROD (C) AND IRVING WHARTON

FHA signs its first Sec. 220 commitment; NAREB charges rehabilitation is 'smothered'

Fourteen frustrating months after the law went on the books, FHA issued its first commitments under Sec. 220.

The agency's history-making underwriting of private housing in a slum area came in Manhattan. FHA Director William A. Schulz signed three commitments totaling \$6,438,500 to cover construction of 768 new apartments in North Harlem. Vienna-born builder Charles Axelrod, who bought the site from the city in 1952, has demolition well under way. (No rehabilitation is involved.) Waiting so long cost him a lot of money, Axelrod admitted. So did an FHA decision to change size and arrangement of units and rooms after plans were drawn.

HHF Administrator Albert Cole and New York Construction Coordinator Robert Moses, on hand for the ceremonies, traded both pleasantries and jabs over who was at fault for the delay. Moses forecast 220 will permit a \$1 billion program in New York City in five years. The North Harlem project is one of 35 in 21 US cities so far certified to FHA by Cole as qualifying for Sec. 220 renewal loans. Other

renewal and rehabilitation developments:

► NAREB charged that rehabilitation financed by long-term mortgages is being "smothered" because, among other things, it is the hardest instead of the easiest kind of urban renewal to qualify for federal aid. Chairman Walter S. Dayton of NAREB's Build America Better Council noted that FHA Sec. 220 was designed to put "more reliance on private enterprise" in the fight against blight. But, he complained, to get public housing (requiring the biggest outlay of federal money), a city need only ask for it "without obligation to do anything under its own power to attack the slum problem." To get a two-thirds federal subsidy for clearance, all a city need do is promise to take antislum action "sometime in the future." To qualify for Sec. 220 aid (which involves only a contingent federal liability) a city must "take substantial positive actions," Dayton also accused urban renewal planners "who are hostile to conservation" and FHA field offices of bottlenecking rehabilitation loans under Sec. 220.

► Dollar volume of FHA Title I repair loans

plunged 31% (to \$288 million) during the first six months of 1955, compared to the first half of 1954, FHA disclosed. Best available data (it is not too reliable) indicates the nation's volume of fixup work was off 6%. Explanation: banks are steering loans into more profitable private financing setups. The Senate banking committee may call in bank officials, ask why they won't write more long-term mortgage loans instead of short-term loans yielding them up to 13% to finance home repairs.

Privately financed renewal project rises in Cleveland

While government-aided urban renewal floundered in federal red tape, privately financed renewal was building.

As slum conversion projects go, the pioneering effort in Cleveland was small size. Six acres in a railroad fringe area in the heart of a slum—long shunned by federal planners—are being converted into Y-shaped clusters of two-story brick, concrete and aluminum apartments.

Not only will these become Cleveland's first minority housing built with private investment but the 148 units will also mark the first time that savings and loan associations have financed renewal projects—a precedent-breaking step which Cleveland leaders hope may set a new pattern for the country.

Aid from HLBB. In sharp contrast to HHFA's and FHA's weeks and months of foot-dragging, the Home Loan Bank Board took only four days after a hearing to amend savings and loan regulations to make it possible for 19 Cuyahoga County savings and loan associations to share financing of the \$1.3 million project. One sticker: a HLBB rule that where more than 12 units were on a mortgage, amortization could not exceed 15 years. Fifteen-year payoffs would have killed the project by forcing rents up too high. The bank board, in a move which should help finance urban renewal projects across the nation, upped the amortization ceiling to 25 years provided the community writes a letter certifying the project is essential to urban renewal. A 66% loan-to-value limit remains.

The upshot: financing is shared by the savings and loans, the private developing corpo-



Philip Guarisco

US housing chiefs warn New Orleans that its renewal plans are falling short

Only a few months ago, Urban Renewal Commissioner James Follin was hailing New Orleans as the "bellwether" of urban renewal. Last month, the government's tune had changed. For the first time since the Eisenhower administration took office, its four top housing men—HHFA's Albert Cole, FHA's Norman Mason, PHA's Charles Slusser, and URA's Follin went out together to see how a city was progressing with renewal.

What they found led them to register objections with Mayor de Lesseps Morrison (seated in white suit) that may stall renewal in New Orleans for some time. PHA questioned the need for 201 proposed public housing units in the St. Monica renewal project (56 blocks of Negro slums). HHFA objects to lack of eminent domain law. FHA warned that the housing code is too loose to permit Sec. 220 loans (low plumbing, high density standards). Pictured (l to r): Mason, Cliff Favrot of New Orleans, Mayor Morrison, Slusser, Cole, Follin and Col. Shelton P. Hubbard, city slum department chief.

ration, Community Development, Inc., and the Cleveland Development Foundation (which has a \$2 million fund subscribed by business and industry to finance Cleveland redevelopment). Says Chat Paterson, vice president of Community Development, Inc.: "We never could have done this if FHA had been in it."

Things moved so fast that Paterson confesses that he is still astonished. "We started negotiations in February from the germ of an idea. We started building in August." City officials hustled, too. The city planning commission and city council rezoned the six acres from industrial to residential. This permitted Community Development, Inc., to buy the grimy plot for a phenomenally low \$25,000. Planning Commission Chairman Ernest Bohn (who is also head of the Cleveland Housing Authority) figures that without rezoning the property might have cost \$10,000 an acre.

Even with rezoning, FHA declined to insure mortgages in the area. It was then that the savings and loan associations stepped in. The 19 members of the Cuyahoga County savings & loan league formed a joint lending pool. The pool took a 66% mortgage with \$891,400 they were able to collect on a basis of \$3,000 per million dollars of assets held by each member. Cost of the project was estimated at \$1,344,500. Community Development, Inc. put up \$268,900. A remaining \$184,200, enabling the savings and loan league to write an 80% mortgage, came from the Cleveland Development Foundation.

The foundation pro-rated its contribution among the 19 participating associations, signed an agreement with the associations that the latter were under no obligation to repay the \$184,200 until the project pays out. Community Development, Inc., meantime, is under obligation to take out the foundation, through the savings and loan league, within seven years after completion of the project. The mortgage runs 25 years at 4½%. Title to the property, when completed, will be turned over to a trust (the Union Bank of Commerce will be trustee) administered by a committee of three to be chosen from the savings and loan league, the builders and the Foundation.

For rent or sale. Last month, more than 50 units were nearing completion. The project will include three two-story buildings offering two- and three-bedroom apartments. Rents: \$79.50 for two bedrooms, \$95.75 for three. Community Developers, Inc. will encourage tenants to buy stock certificates at \$250 apiece toward ownership of the apartments. With seven certificates, a tenant will own a two-bedroom unit; with ten, he will own a three-bedroom unit.

Clarence Bryan, president of Cuyahoga Savings Assn., was chairman of the league committee that formed the mortgage pool. A major organizer of the project was H. Horton Hampton, a vice president of Bryan's association, a director of the Cleveland Development Foundation and a member of the city planning commission. Community Developers, Inc. is made up of Architect Max Ratner; Paterson, former president of the American Veterans Committee; Bronson Clark, formerly with the American Friends Service Committee in Philadelphia; and Oscar Steiner, an engineer who gave up his printing machinery business a few years ago to devote full time to projects for civic betterment.

Half of zoning rules are illegal, expert tells planners; NAHB asks help on facilities woes

NAHB President Earl W. Smith took his campaign for more "reasonable" community facilities requirements into hostile territory—and came off about even.

He appeared as a panel speaker on suburban development problems at the biggest meeting of city planners ever held in North America (attendance: 1,300)—the combined convention of the American Society of Planning Officials and the Community Planning Assn. of Canada in Montreal.

How most planners feel was summed up by opposing Panelist Corwin Mocine, city planning engineer of Oakland, Calif.: "Zoning has proven a rather weak weapon to withstand the onslaught of the land developer armed with a fat checkbook. . . . The problem . . . is creating a complete and adequate environment for 20th century life. It only begins with the building of houses. Planning, government and private enterprise are failing to meet the challenge. It will only be met when the scope of government and planning are made more nearly equal to the task, when citizens wake up to the disastrous consequences of inaction, when private enterprise is willing to accept a larger responsibility for its actions instead of building the house and moving on."

Who pays for what? Replied Smith: "The standards for development have got to be brought within the ability to pay of the market the house is designed to serve. It's one thing to protect the public. It's another to eliminate them from the market. It's high time builders and planners stop arguing and say: 'This has got too big for us; we need your help.'"

When Chairman Stewart Bates, president of Canada's Central Housing & Mortgage Corp. (the equivalent of HHFA and FNMA rolled together), asked for questions, Smith found himself swinging at a procession of sharp curves. Sample exchange:

Q—"What are 'excessive requirements'? I am mindful of efforts by NAHB to beat down standards during the past year."

SMITH—"Let me correct the impression we are trying to beat down standards. We are trying to relate standards to the job to be done. For instance, a 28' street makes considerable sense for a minor street—especially in a subdivision for low-income families, where you have a density of four to five families per acre. Unfortunately, we've had a little bit of going into highway specifications for minor streets. As a practical matter, a subdivider can't put in a 36' to 40' street with curbs (with 16" of rock, 3" of plant mix and six-sack concrete over 4" of compacted rock and earth) and sell to people making \$3,500 a year."

Panelist MOCINE: "If somebody's requiring 40' paving like a state highway—that's ridiculous for a minor street."

Did Smith win many converts to the home builders' viewpoint? Comment around convention sessions the next two days made it seem doubtful. Smith's own appraisal: "I sure didn't lose any friends, and I probably got one or two of them thinking. That's all you can expect."

Collapse of zoning? On one aspect of builders' community-facilities problems, Smith got a lot of support from one of the nation's top planning theorists. Walter H.



NAHB'S SMITH, PLANNERS' MOCINE

Blucher, a consultant to ASPO and its former executive director, asserted zoning is so widely mishandled that it is actually invading civil rights and "endangering our democratic institutions."

The trouble, cried Blucher, is that zoning is becoming "the rule of man rather than the rule of law. Fewer and fewer uses of property are permitted as a matter or right subject to standards. They are subject only to the discretion of a zoning board or planning body. In most instances, no standards are set up governing this discretion."

As a result, Blucher charged, "50% of all rulings of zoning boards of appeal in the US are probably illegal usurpations of power."

Basic defects? ASPO Executive Director Dennis O'Harrow worried over zoning, too. Said he: "There is a serious question in my mind as to whether we are on the right track at all. We spend so much time administering a zoning ordinance. In spite of our best efforts the ordinance is illegally amended and shot full of holes beginning the day after it is adopted. All these facts indicate something is basically wrong with zoning."

City planning's other dilemma: not enough trained men to go around. The shortage is about ten years old and getting worse. The 24 universities and colleges in the US and Canada that teach planning graduate only about 120 students a year. A big percentage do not go into planning because of the draft and because starting salaries (about \$4,000-\$5,000 a year) compare unfavorably with what engineers can get. One session of the ASPO meeting was a "job market" where planning chiefs made short talks trying to recruit employees. Some 150-odd jobs were on the block, including the \$20,000 a year post of Los Angeles planning director. Attempts to fill the post at \$15,500 failed. Because of the manpower shortage, only about half the vacancies were filled.

Commented O'Harrow: "If we don't increase the supply of planners quickly and substantially, the entire field of planning is going to be in serious trouble. As it is now, there is more than enough incompetence, even quackery, being passed off as planning."

New ASPO president: Park H. Martin, 65, executive director for the last 11 years of Pittsburgh's Allegheny Conference on Community Development.

NEWS continued on p. 48

HOUSING STATISTICS

Materials makers step up pace of plant expansion

Building materials manufacturers are responding to this year's shortages with major plant expansion programs.

The new capacity should go a long way toward ending chronic gaps between supply and demand for items like gypsum board and cement in rapidly growing parts of the nation. The new and expected plants should also help level off materials prices, which climbed to another all-time peak last month (see graph, col. 2). Items:

Gypsum—US Gypsum Co., the giant in its field, was building three new gypsum products plants and a paper plant. Expansion plans for its Plaster City, Calif. plant, the company announced, will make it the largest of its kind in the world next year. Increased production will provide enough gyp lath and board for interior walls and ceilings of 45,000 homes a year—enough, said Chairman C. H. Shaver, to substantially relieve shortages in California. National Gypsum was building three plants, had expanded three others.

Cement—Black market cement (as high at \$1.55 a bag) was still being peddled in Indiana—symptomatic of a nationwide summer shortage as bad as most construction men could remember. Although the US cement industry has broken production records for 10 straight years, the Bureau of Mines estimates it must boost its output 15% by next year and 40% by 1960 to meet growing demand, chiefly from highway and home builders.

The outlook for copper was improving. Balance between supply and demand for the fourth quarter of the year can be achieved, said the Commerce Dept., if copper scheduled for delivery to government stockpiles is diverted to industry. (NAHB directors last month joined copper men in urging that this be done.) With shortage-causing strikes ended, production rose and prices began to tumble from their 80 year peak. Outlook: enough copper for home building next year, after the immediate pinch ends. But the copper industry may have forged itself a long range future of trouble. When the price of the red metal soared to an 80 year peak (Oct., News) many an expert warned that copper customers would turn to substitutes. One was Western Electric Co., the nation's biggest consumer. The company announced plans for "definite engineering development looking to substitution of aluminum for copper in telephone cable." The price of copper, the company noted, has soared 258% since 1946, while aluminum has gained only 68%—with less violent price fluctuations.

MORTGAGE MARKET QUOTATIONS

(Originations quoted at net cost, secondary market sales quoted with servicing by seller)
As reported to HOUSE & HOME the week ending Oct. 14

City	FHA 4 1/2's		5% equity or more		VA 4 1/2's	
	Origina-tions	Second-ary	Origina-tions	Second-ary	Origina-tions	Second-ary
Boston local	par-101	a	par-101	99-101	par-101	a
Out-of-state	a	95-97	a	96-98	a	95-97
Chicago	96-97 1/2	98-99	96-96 1/2	98	a	a
Denver	98-par	98-par	98-99	98-99	96 1/2-99	96 1/2-99
Houston	97 1/2-par	97 1/2-par	98-98 1/2	98-98 1/2	96-97 1/2	95-96 1/2
Jacksonville	97-par	94-95 ^b	97-98	95 ^b	96-97	95-96
Kansas City	96-97	97-98	96-97	97-98	96-97	96-97
New York	99-99 1/2	99-99 1/2	99-99 1/2	99-99 1/2	99-par	99
Philadelphia	99-par	99-par	98-99†	98-99†	97 1/2-98 1/2	97 1/2-98 1/2
San Francisco	99-par	98 1/2-par	97 1/2-98*	97 1/2-98*	95-97 1/2	95-97 1/2
Washington, DC	par	98-par	98-par	97 1/2-par	97 1/2-99	96-98

^a No market.

^{*} A few at par and 99

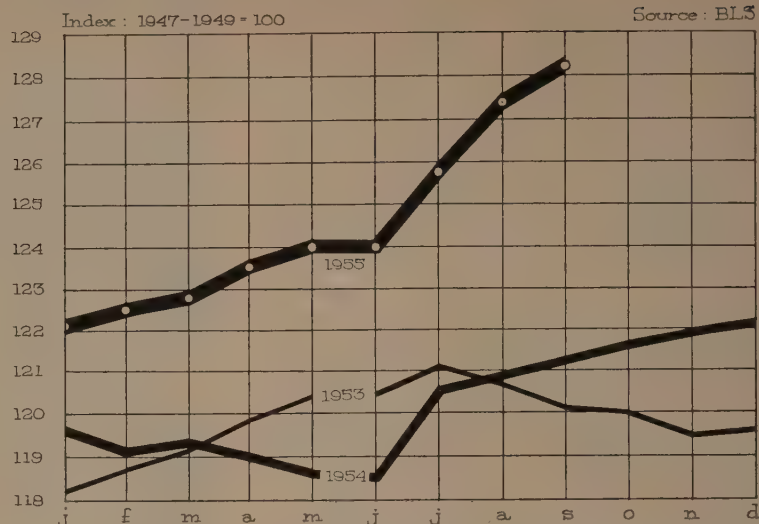
^b Standby warehouse

[†] 10% down bringing par

SOURCES: Boston, Robert M. Morgan, vice pres., Boston Five Cents Savings Bank; Chicago, Maurice A. Pollack, vice pres. & secy., Draper & Kramer, Inc.; Denver, C. A. Bacon, vice pres., Mortgage Investment Co.; Houston, John F. Austin Jr., pres., T. J. Bettis Co.; Jacksonville, John D. Yates, vice pres., Stockton, Whatley, Davin & Co.; Kansas City,

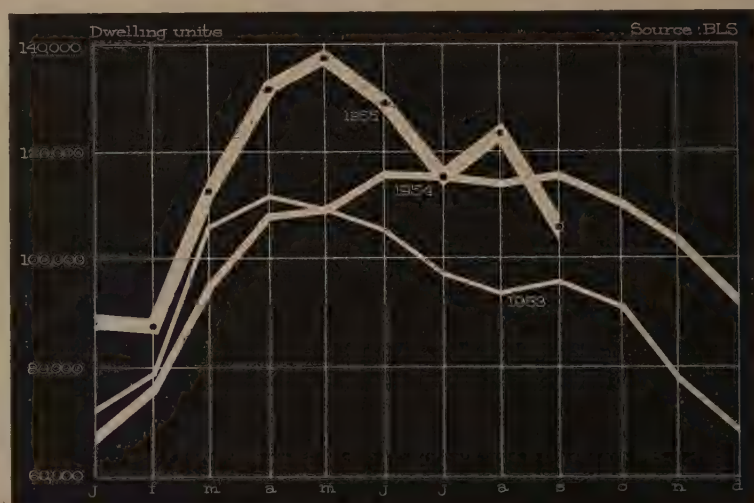
Byron T. Shutz, Sr., pres., Herbert V. Jones & Co.; New York, John Halperin, pres., J. Halperin Co.; Philadelphia, W. A. Clarke, pres., W. A. Clarke Mortgage Co.; San Francisco, William A. Marcus, senior vice pres., American Trust Co.; Washington, D. C., George W. DeFranceaux, pres., Frederick W. Berens, Inc.

BUILDING MATERIALS PRICES



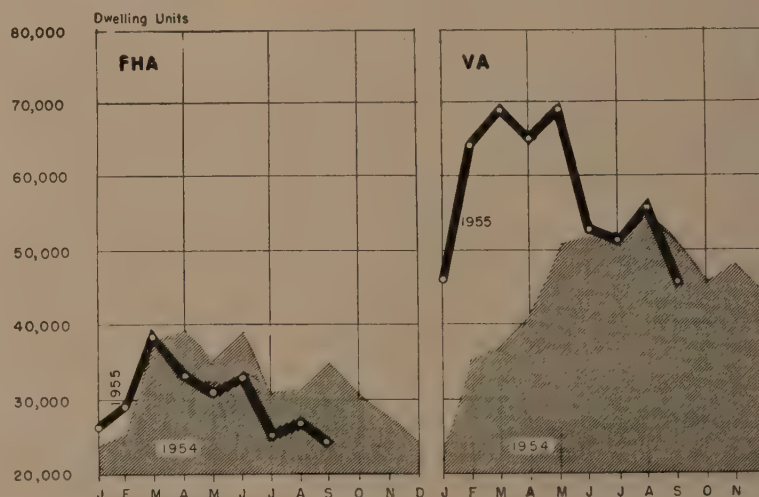
The price of building materials continued to climb faster than other nonfarm commodities. BLS' index reached 128.4 in September, another all-time high and up a full point from August.

NONFARM HOUSING STARTS



Housing starts fell in September to 113,000 units (111,700 private, 1,300 public). But that was still a seasonally adjusted rate of 1,230,000. A 1.3 million starts year was assured. All it will take is an average of 80,000 starts a month for the balance of 1955. More likely total: something close to 1.35 million.

FHA AND VA APPLICATIONS



VA applications fell to 45,063 in September—the lowest level since last December. The drop (from 55,974 in August) reflected the tight money market. VA was where this year's spurge of housing went, fueled by easy spring money. FHA, which did not share in the spring spurt, reported a more normal seasonal drop in applications—from 27,294 in August to 23,840 in September.

NEW continued on 50

HOUSE & HOME

*New
View*



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*Pierson
Sashless
Window*

PEOPLE: Walter Dreier nominated to head US S & L League; Kixmiller named FHA military housing aide

In keeping with custom, the US Savings & Loan League has nominated Vice President **Walter H. Dreier** to step up to the presidency this month. Dreier, president of the Union Federal Savings & Loan Assn. of Evansville, Ind. will succeed **Howard Edgerton** of Los Angeles. A past president of the S&L League of Indiana, Dreier has been in the S&L business since 1936 when he



MARR

joined Union Federal as manager. He has served two terms as director of the Federal Home Loan Bank of Indianapolis, and a three-year term on the US League's policy-making executive committee. In Evansville, Dreier is a former president of the Chamber of Commerce, Kiwanis Club and Evansville Country Club.

Nominated for league vice president was **Roy M. Marr**, president since 1944 of the Leader Federal S&L of Memphis. He is a former president of the Memphis Union Station Co.



DREIER

Bruce C. Kixmiller, 37, Vincennes, Ind. businessman and Infantry reserve major, became FHA's first special assistant for armed services housing. Congress created the post this year in revising the Wherry Act to make FHA a virtual rubber-stamp for any housing the Pentagon wants (Sept., News). Kixmiller, a World War II battalion commander, has been president of an inter-city bus line, owner of an auto agency and an air conditioning distributor.

One of his first problems: an argument between FHA and military brass who contend the Defense Dept. should not pay the ½% FHA insurance premium on the new breed of military mortgage where FHA requires (as it may) a re-guarantee from the Pentagon. Eliminating the ½% premium will cut project costs and permit lower rents, military men say. They also want FHA to eliminate the usual allowances for maintenance and operation for projects on military posts. This also would permit lower rents. The Pentagon wants to pay for such work out of general maintenance funds. Chief objection: the setup is not sound bookkeeping.

Other FHA appointments: **Cyrus B. Sweet**, former president of the Natl. Retail Lumber Dealers Assn. who has been director of FHA Title I home improvement loans since July, 1954, was upped to assistant commissioner; FHA Attorney **Adolphus M. Prothro** was named acting general counsel suc-

ceeding **Frank J. Meistrell** who moved up to become Deputy HHFA Administrator (Oct., News).

William L. "Larry" Mainland, 55, former vice president and general manager of Lumber Fabricators, Inc. in Alabama, bought Style-Rite Homes, Inc. and its affiliate, Home Fabricators, Inc. from **Charles Prior** for \$125,650. Mainland, who lately had been sales vice president for Modern Homes Corp. in Dearborn, Mich. promptly merged the prefab firms into Style-Rite Homes Corp. (headquarters: Columbus, Ohio) and floated a \$300,000 stock offering which was oversubscribed to \$650,000.

Chicago efforts to stem the spread of slums by enforcing its much-flouted building code took a surprising twist. Within a month after Mayor **Richard J. Daley** named Architect **George L. Ramsey**, veteran Cook County and Chicago job holder, as city building commissioner, building inspectors twice descended on the well kept home of **Julian Levi**, executive director of the South East Chicago Commission, in search of violations.

Levi, whose full-time business is fighting slums, has repeatedly criticized lax code enforcement in his area. The complaints: Levi's three-story, 12 room house (in which live Levi, Mrs. Levi and their son and daughter) is "overcrowded," "dangerous and dilapidated," needs tuckpointing and lacks plumbing and exits. Replied the Chicago *Tribune* (backing its views with six photos of his spotless home): "The building stands sturdily, well kept and attractive, a delight to the beholder. . . . There are four big bathrooms, two powder rooms . . . two separate systems of wide stairways." Said Levi: "Believing as I do in enforcement of the building code . . . I ought to stand muster myself."

CONSULTANTS: **Yates Cook** of Baltimore Plan fame opened an office in Washington, D.C. to advise cities on urban renewal. First client: Columbia, S.C. . . . **Frank Cortright**, former NAHB executive vice-president, signed a new contract to represent Youngstown Kitchens; it runs into 1957. . . . Former NAREB President **Philip W. Kniskern** of Philadelphia will review land disposition policies in renewal and redevelopment for HHFA.

Announced FHA Commissioner **Norman Mason**: "FHA is giving more attention to land planning. It's important that you [builders] and we do an increasingly good job in the ways we put homes on land."

Acting to carry out that idea, Mason last month called a new advisory committee of industry experts to a two-day meeting in Washington led by **Alfred W. Jarchow**, director of FHA's appraisal and mortgage risk division. Object: to help FHA set up standards and procedures to improve home sites. The 16 committeemen:

Walter Christianson of Fargo, N.D. and **Dr. Richard P. White** of Washington, D.C. from the American Assn. of Nurserymen; Architects **Morgan Yost** of Kenilworth, Ill. and **Byron Bloomfield** of Washington; **Charles Mills** of Marysville, Ohio and **William Heckendorn** of Chicago from the American Seed Trade Assn.; Engineers **Albert E. Pohmer** of Baltimore and **Joe A. Ehlers** of Washington from ASCE; **Joe W.**

Langren of Philadelphia and **Eugene R. Martini** of Atlanta from the American Society of Landscape Architects; **George Pardee** of West Los Angeles and **Ralph Johnson** of Washington from NAHB; **John Taylor** of Kansas City and **Max S. Wehrly** of Washington from the Urban Land Institute; **Charles I. Hopkins** and **Herbert Schmitt** from VA.

Clark C. Heritage, 65, director of Weyerhaeuser Timber Co.'s development department for 14 years, retired last month to open a private consultant's office in Tacoma and to lead graduate seminars in forest products research at the Yale school of forestry. His successor is **Winton Patnode**, 51, a Ph.D. chemist at General Electric's Hanford, Wash. atomic works.

Heritage is best known for his pioneering work in developing whole-wood fibers in felts, soft and hard boards and contoured articles. "My philosophy," he says, "is that wood has three uses—wood as wood, wood as fiber, and wood as chemicals." He leaves Weyerhaeuser with best wishes all around. Said one foreman: "He's a scientist who can talk the language of the guys in the woods."

DIED: **Hans Knoll**, 41, German-born founder of New York's Kroll Associates, who in 17 trail-blazing years built the design and manufacture of modern furniture and fabrics into a \$3½

million international business, Oct. 8 in an auto crash near Havana, Cuba. Before Knoll, contemporary furniture sold skimpily and chiefly in big cities. Knoll, whose father had been one of the pioneer makers of modern furniture in pre-Hitler Germany, decided to stick to contemporary even if he went broke at it. The operation was un-



KNOLL

orthodox from the start. His associates, mostly designers and architects who are paid royalties for each piece sold, include such famous names as **Mies, Albini, Saarinen, Bertoia, Jeanneret, Sorensen** and his wife and business partner, **Florence**. Knoll's firm has offices or affiliates in eight US cities and seven foreign nations. He was in Cuba conferring with officials of Knoll International Havana, Inc.

OTHER DEATHS: **Frederick J. O'Brien**, 79, founder and president of the paint company that bears his name, Sept. 5 in Los Angeles; Builder **Earle A. Peterson**, 65, former president of the San Diego Building Contractors' Assn., Sept. 20 in San Diego; **Carroll F. Sweet, Sr.**, 78, whose idea of a "GI town" for World War II veterans resulted in the Chicago suburb of Park Forest, Sept. 26 in Dolton, Ill.; Builder **Arthur E. Fossier**, 56, former president of the Chicago Metropolitan Home Builders Assn., Sept. 27 in Chicago; **Irving T. Bennett**, 55, board chairman of General Cable Corp., and former vice president of Revere Copper & Brass Inc., Oct. 3 at his home in Irvington-on-Hudson, N.Y.; **George T. Cameron**, 82, publisher of The San Francisco Chronicle and, since 1908, head of the Santa Cruz Portland Cement Co., Oct. 3 in San Francisco; **George Skakel Sr.**, 63, chairman of Great Lakes Carbon Corp. (perlite, diatomite, carbon products), Oct. 3 in an airplane crash at Union City, Okla.

NEWS continued on p. 54



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Cinderella Homes, New Jersey. Illustrated: Accordofold's space-saving advantages in crowded corner of living room.

Castle Construction Co., Ltd., Ontario, Can. Illustrated: Accordofold used as room divider separating kitchen unit from dining or living area.

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Builders, zoning, officials blamed for suburban slums

New York City Planning Commissioner Robert Moses last month turned his celebrated invective against builders and realtors who despoil suburbia.

In a keynote talk to a Long Island-wide

LIFE—Eisenstadt



MOSES

planning forum at Hofstra College, Moses declared "postage stamp" home sites are threatening to turn Nassau County into a suburban slum. He blamed get-rich-quick promoters, feeble zoning and weak-spined local officials.

President Emil Keen of the Long Island Home Builders Institute, another forum partici-

pant, rose quickly to the defense. Said he: "If you are negligent in your laws and in your planning and zoning, don't blame the builders. They will abide by zoning laws if you enforce them."

Public relations problem. The exchange pointed up a problem that home builders and land developers throughout the nation are likely to find more and more troublesome. Right or wrong, the public tends to blame the housing industry for bad land development that mars so many areas of postwar growth. Last month, there was a clearly rising chorus of protest in the nation's press against misuse of land. For example, the New York *Herald-Tribune* denounced "rapacity that compels tiny building lots and city shortsightedness that invites the evils of overcrowding," adding: "Surely something should have been learned by now—that the time to plan for controlled growth, to guard against density in the wrong places, to preserve reasonable amenities, to acquire parks, is before, not after. . . ." Said the *Chicago Tribune*: "Acres of residential cracker-boxes . . . in the countryside [are actually] brand new rural slums."

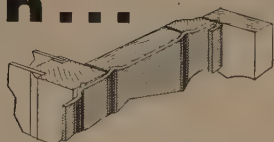
Cesspools & congestion. Moses' remarks, delivered as president of the Long Island State Park Commission (he holds 10 state and municipal jobs), easily outsnorted the editorialists. Said he:

"If intelligent forethought had forced larger lots and higher restrictions in recent subdivisions, the future overpopulation would have been controlled and most of the evils which flew out of that Pandora box would have been kept tightly under cover. I mean the evils of shortages in schools, water supply, sewage and garbage disposal plants, highways, drainage, recreation, health, safety, hospitals, not to speak of a score of other evils hatched by congestion. Think of what it would have meant if, instead of 17,000 single-family homes with 15,000 or more cesspools accommodating 61,000 people in Levittown there had been half as many. And don't forget that drinking water today is drawn from the same ground, though at a lower level."

From greed: floods. "Let the builder boys fill up the natural swales, shave the contours, line the porous earth and sand with

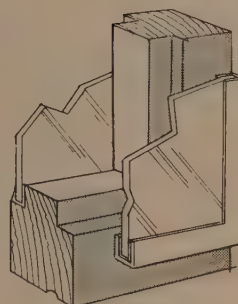
continued on p. 58

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PELLA WOOD CASEMENT WINDOWS combine the charm and insulating qualities of wood with the strength of steel. For a 16-gauge steel frame reinforces the sturdy wood lining to provide maximum rigidity. This steel frame extends the full width of the jamb and is continuous around all four sides of the window. The hinge butt plate is anchored to the solid steel frame. That's why PELLA CASEMENTS always hang true and can be furnished with glass sizes up to 24" x 60"—the largest wood casement sash on the market.

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L-M Perma-Line fibre pipe, used for house-to-street sewers at Lawrence Manor, Sunnyvale, Calif., by McClenahan Company, plumbing contractors who handled the entire installation.

Perma-Line® Saves 50 to 75% of Sewer Installation Cost

All house-to-street sewers in Lawrence Manor, near Sunnyvale, California, are fibre pipe. Jim McClenahan, president of McClenahan Company, the plumbing contractor, uses L-M Perma-Line pipe because of its ease of handling and speed of installation. At \$5 per hour normal man-hour cost, L-M Perma-Line saves \$10 to \$15 per house. Normal total labor cost of \$20 for laying a 40-foot sewer is cut to \$5 to \$10. Total saving on this 190-house tract will be between \$1900 and \$2800.

During the past four years the McClenahan Company has installed over 100,000 feet of fibre pipe without ever having to replace any installation because of failure of the pipe.

To make joints in Perma-Line pipe, you just drive it. Precision-tapered couplings on tapered pipe ends make a tight, leak-proof, long-lasting joint that isn't disturbed by ground heaving or swelling, and is root-proof. Perma-Line is light, tough, and strong. Comes in 5, 8, and 10-foot lengths. It needs no cementing or calking. It can't rust, doesn't shatter. Perforated Perma-Line is used for foundation drains, septic-tank beds, land drainage; solid Perma-Line for sewers. Full line of couplings, fittings, and adapters is available.

Get complete information. Mail the coupon or ask your plumbing distributor to get in touch with us.



Perma-Line pipe being laid in house-to-sewer trench. This pipe saves \$10 to \$15 per house, according to Mr. McClenahan. Backfilling is done with the finely granulated earth dug from bottom of trench, to assure a smooth, firm bed for the pipe.

concrete and the rain water goes crazy. . . . On Long Island, greed with official connivance deliberately makes floods where they could easily be anticipated.

"It is just plain hokum to say that the additional cost of larger plots and more effective regulations would have raised the cost of homes above the income of prospective tenants. If that philosophy, so busily and persuasively peddled by realtors, is adopted, Nassau will go the way of old, overcrowded places, and the opportunity for controlled suburbs which retain their suburban character will grow dim.

"If lying or exaggerated real estate advertisements mean more to you than decent standards, if your surviving country squires continue to sell to developers for the most they can get and leave to jackals what they claimed to prize, if the small owner is so stupid that he permits cheap promoters to repeat the mistakes of the city, you are going to have suburban slums as sure as God made little apples. We may be thankful for one thing in Nassau subdivisions . . . the county planning commission, unlike the Suffolk officials, has insisted on permanent pavement of streets and Nassau will therefore not face staggering bills for street repairs. . . ."

Realtors scored. "The North Shore town beaches are a joke in light of future demand and use. Real estate developers have got away with murder in ignoring playground and park needs. They have walked off leaving the problem to complacent officials and to new arrivals who never heard of such matters before and can't afford big assessments. It is high time demon suburban realtors are forced to pay in advance the cost of the basic municipal services which are an integral part of any honest development. The damage they have done is incalculable. . . ."

"There has been too much chatter about over-all planning by a central commission of seagreen incorruptibles floating above ordinary government. . . ."

NLRB upholds joint board in key jurisdictional strike

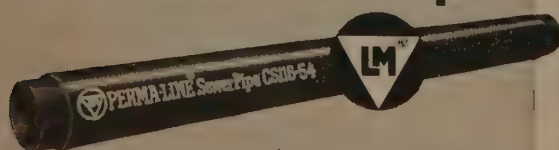
The National Labor Relations Board handed down a unanimous decision that promises to promote labor peace in construction jurisdictional disputes.

The board reaffirmed that the nine-man Natl. Joint Board for Settlement of Jurisdictional Disputes in the Building and Construction Industry, in action for the past seven years, was indeed the agency to handle such controversies, and that unions which ignore its voluntary procedures cannot run to NLRB for help.

The case at issue (July, News) involved the replacement of three lathers on a construction job in Virginia with three carpenters after the carpenter local won jurisdiction before the joint board. The lathers struck. NLRB decreed that the dispute was fairly in the province of the joint board (even though the lathers union was not a party to its proceedings) and that the lathers must abide by its findings. The decision laid to rest the fearful prospect of all jurisdictional disputes being channeled to NLRB, with a resultant avalanche of work stoppage.

NEWS continued on p. 62

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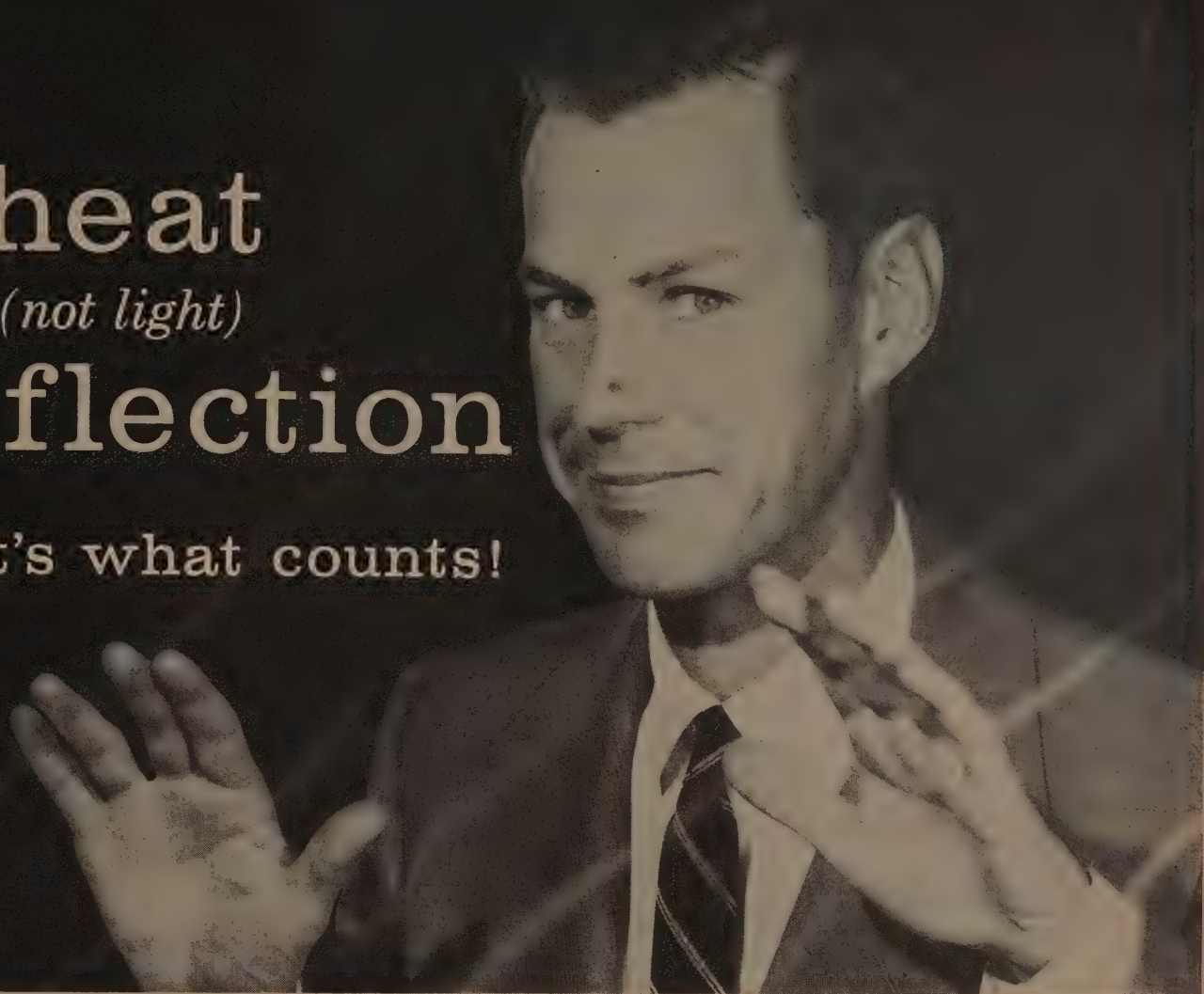
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Silvercote is the original aluminum-coated reflective insulation. Multiple layers of millions of tiny Alcoa aluminum flakes, bonded to a heavyweight sheet, give it a surface with the heat reflective power of a million miniature mirrors that work in the darkest places.

HELPS PREVENT COLLECTION OF MOISTURE IN WINTER. Unlike solid metallic sheeting, Silvercote has a very low rate of lateral heat transfer, which helps to prevent formation of damaging moisture or frost along the edges of blanket insulation faced with a reflective surface.

ELECTRICALLY NON-CONDUCTIVE, FLAME-RESISTANT. Reports from independent test laboratories show that Silvercote is a non-conductor of electricity. It will not cause dangerous shorts if it comes in contact with metallic outlet boxes that are not properly wired and grounded. And it cannot interfere with radio or TV reception.

SILVERCOTE IS A NATURAL "BREATHER" SHEET. No perforations in its surface are necessary, because it's many times more permeable than required for classification as a "breather" sheet. Silvercote is also available as a vapor barrier when this type of reflective insulation is required.

SEE FOR YOURSELF how the reflective power of Silvercote keeps homes comfortable all year long by *bouncing back* sun-generated heat rays trying to enter in summer; fuel warmth trying to escape in winter. Write for a *free* sample, today!



SILVERCOTE
is available in
easy-to-handle rolls
and as a facing on
brand name blankets.

SILVERCOTE PRODUCTS, INC., 161 E. Erie St., Chicago 11

WHAT A...

WONDERFUL NEW IDEA!

SOSS LEV-R LATCH

Eliminates Old-Fashioned Door Knobs...

MECHANICAL AND DESIGN PATENTS PENDING

REVOLUTIONARY NEW CONCEPT IN DOOR HARDWARE

Opens doors with the flick of a finger.

- Available with or without locking mechanism for all interior doors



NEW MODERN DESIGN

Now! For the very first time, here's a door latch with flush, smooth streamlined surfaces that are in keeping with modern architecture. It has no knobs to damage walls... eliminating the need for door stops.

NEW EASE OF INSTALLATION

To install a Soss Lev-R-Latch all that is necessary is to bore 2 holes and insert 4 screws. This can be done so easily and so quickly that labor costs are cut as much as 1/3.

NEW LOW COST, NEW HIGH QUALITY

This Soss Lev-R-Latch has fewer parts than any other latch set. Consequently, many of the operations that are necessary to produce ordinary latch sets have been eliminated. This is why the high quality Soss Lev-R-Latch is so low in cost.



Soss Lev-R-Latch is a fitting companion to the world-famous Soss Invisible Hinge, "The Hinge That Hides Itself."

The Soss Hinge has no protruding hinge butt. It's completely hidden from view when doors or lids are closed. Use it whenever you build or remodel.

SOSS Manufacturing Company
P.O. Box 38, Harper Station, Dept. 25
Detroit 13, Michigan

Please rush me complete information and prices on:

- ☐ The startling new Soss Lev-R-Latch
☐ The world-famous Soss Invisible Hinge

I am a dealer _____ jobber _____

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CITY _____ ZONE _____ STATE _____

Architects protest FHA processing, win new deal

New York architects of apartment houses are enjoying a small victory over the local FHA office.

For several years they have fumed over delays and "obscurity" in processing of multifamily projects. Not long ago, about 100 architects—long afraid to speak out individually—bravely signed a memorandum to Manhattan FHA Director William A. Schulz voicing their views on the "bogging down" of procedure.

They complained that FHA section chiefs had no real authority, that Chief Architect Charles Wansor and Assistant Chief Daniel Campbell stalled on decisions, and that

Walter Daran



FHA DIRECTOR SCHULZ

Will new methods end frustration?

neither the section heads nor the architects could ever know what local rules would be introduced to frustrate them in the course of processing. They demanded a published set of all rules, delegation of power to section heads, and "both the chief architect and assistant chief architect [should] be licensed architects." (The complaint did not specifically name names.)

Director Schulz, so sympathetic he had himself suggested the memo be submitted, has put through a new procedure which, he says, is "working wonderfully," from FHA's point of view as well as the architects'. Now one man has authority to handle a case from start to finish, getting expert advice if necessary from specialists who used to keep applications shuttling from desk to desk. When the chief architect makes a ruling, all processors will get copies.

Says one architect: "They've only tried it a month. It's too soon to know."

Mortgage delinquency at two-year low, say bankers

Mortgage delinquencies have reached a two-year low, says the Mortgage Bankers' Assn.

MBA's quarterly survey, made by questionnaire among its members, covered more than 2 million loans on 1- to 4-family residences, as of June 30. The figures:

Type	This Year	Last Year
VA	2.37	2.74
FHA	1.94	2.21
CONVENTIONAL	1.50	1.70
TOTAL	2.01	2.27

NEWS continued on p. 67



SOME OF THE CROWD OF 350,000 WHO VISITED THE SACRAMENTO PARADE OF 25 HOMES, ONE OF THE BEST SHOWS IN THE WEST

Record 200 cities parade homes in biggest show

Parades of homes have become a major part of the nation's fall merchandising scene.

Builders held collaborative displays of new models in 200 cities last month (NAHB estimate). The association figured they involved 10,000 houses worth \$120 million.

The parades—now growing to overshadow National Home Week which forms the occasion for many of them—put the housing industry's product before uncounted millions of citizens much like the auto industry's annual unveiling of its new car crop. Most builder associations checked by HOUSE & HOME reported "bigger than ever" crowds. Most of the shows seemed better, too.

One thing is certain: the average Parade of Homes is a lot better than it reads in the Sunday supplement of local newspapers. Only a few of the newspapers got off the ground this year (away from the usual pages of ads and canned copy on wallpapers). Television was playing a bigger and bigger part in publicizing home parades.

Packed parking space. In SPOKANE, builders counted an auto every five seconds entering the parade strip on opening day. Attendance was clocked at 30,000 for the first three days. There were 22 contemporary homes on exhibit in the strip (they had plenty of glass and all had basements). An-



John Fahey

POPULAR RANCH-TYPE IN SPOKANE

other 31 were on show at scattered locations in and near the city.

Top honors in popularity were shared by a 1,400 sq. ft. ranch home (photo, above) built by Bayard C. Merriman and designed by Spokane Architect Frank Torribara and the trilevel Hotpoint Golden Anniversary Home put up for the parade by Petek & Sandberg (Harmony Homes). They are priced at \$25,000 and \$22,500, respectively. The most expensive show home was a \$40,000 trilevel designed and built by Grant-Hahn, Inc., opened by its owner—Furniture Dealer Ken Moore—in time for the parade.

Every house in the parade strip had a basement, an oil-forced air furnace and a new electric heating device christened the Ready Comfort-Coil by its developer, Research Consultant A. B. Martin of the Washington Water Power Co. The coil, operating on a 240-volt line, is connected to the furnace

thermostat, will furnish short-term heat when outside temperatures are above 40°. WWP thinks the device could supply one third of a normal year's house-heat needs in the Pacific Northwest, slice the owner's fuel oil bill and deliver WWP a bigger slice of the heating dollar. The utility has even persuaded some fuel dealers to sell the \$99.50 coil on the basis of losing 35% of their fuel business to WWP rather than 100% to a gas salesman.

Big day in Wichita. Maintaining its reputation for turning out a quality parade (Nov. '54 issue), the WICHITA Assn. of Home Builders put up 56 contemporaries (see photo of the Study House, below) and added a new



PARADERS COLE, KESSLER AND KING

Wayne D. Sourbeer (below and right)

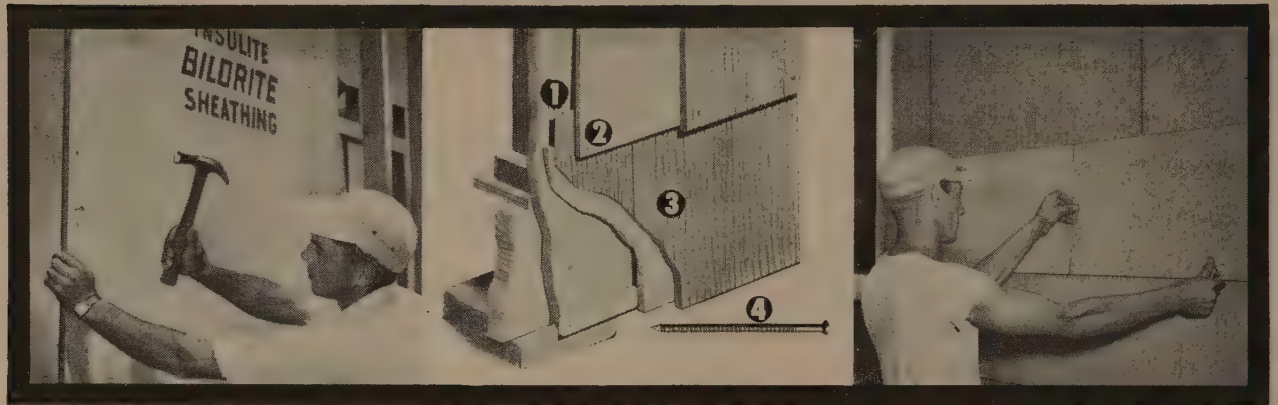


WICHITA'S STUDY HOUSE—AN ANSWER TO WHAT LAST YEAR'S PARADE VISITORS WANTED

feature: a one-day tour for 108 invited representatives of materials manufacturing firms. The Wichita Assn. invited LIFE, sister publication of HOUSE & HOME, to handle the product merchandising end of the parade. The magazine sent a team to demonstrate the theory of LIFE advertising at work at the point of sale. HHFA Administrator Albert Cole spoke on the government's recent credit restrictions, later toured the parade with Frank M. Kessler, president of the local home builders association, and J. Edward King, a vice president of TIME, Inc. Some 75,000 people

continued on p. 70

“We saved \$85 ... yet home ... with Insulite’s



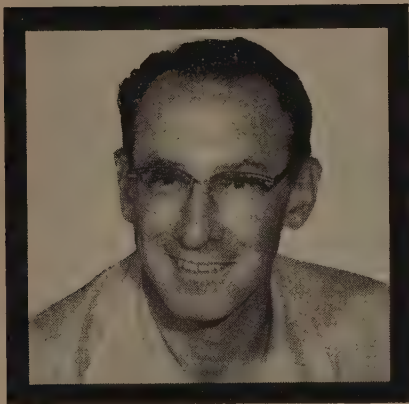
Bildrite Sheathing goes up faster, easier. Cuts application time as much as 43%. 4-ft. sheets have twice the bracing strength of horizontal wood sheathing, thus save corner-bracing. Asphalt treated throughout for moisture protection—eliminates need for building paper. Can be used or stored anywhere in any weather. Eliminates costly waste.

This system will save you money: (1) Bildrite Sheathing (2) Shingle-Backer (3) Outer-course Shingles (4) Grooved nail. Developed by Insulite, this combination makes a strong, tight exterior wall. Has more than twice the insulation value of wood sheathing, felt and double-course wood shingles combined. Withstands 250 M.P.H. winds.

Insulite Shingle-Backer speeds completions. Adds extra insulation value to sidewall. Developed by Insulite, the handy panels apply far faster and easier than wood undercourse shingles—cut application time in half. Produce deep, modern shadow lines. No matching waste. Protected throughout with asphalt. In easy-to-handle packages.



added quality to this Shingle-Backer System"



B. Lue Bettilyon, co-president, Bettilyon's, Inc., Salt Lake City, Utah says, "We save \$85 and build a much better home with Insulite's Shingle-Backer System. Bildrite and Shingle-Backer cut our sheathing and undercoursing time almost in half. On top of that there's no more expensive waste. And our home buyers get a much stronger sidewall—better looking, better insulated. The savings and the top-notch materials sold me on Insulite's Shingle-Backer System." Pictures at left show how Insulite's Shingle-Backer System can help you build better for less.

Send for free cost-comparison forms and literature—write Insulite, Minneapolis 2, Minnesota.

Build better and save with

INSULITE



Made of hardy Northern wood



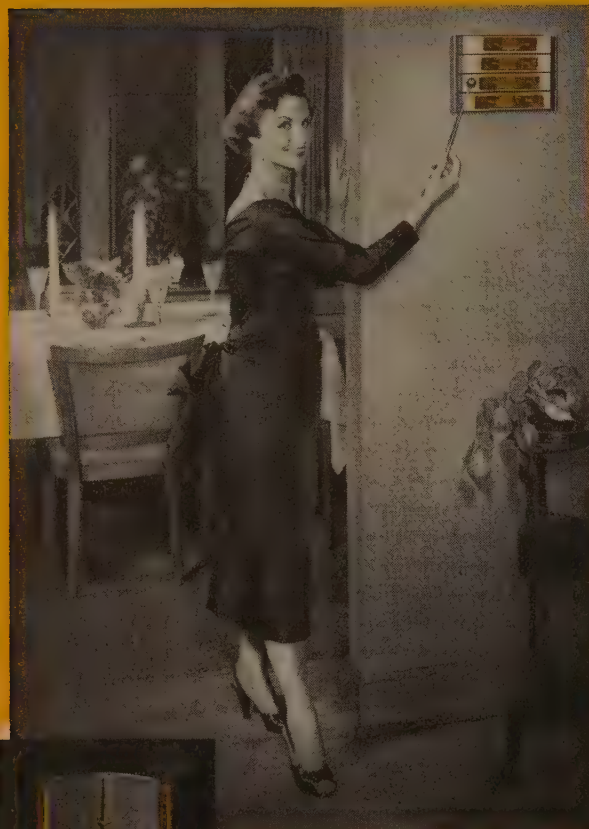
INSULITE DIVISION, Minnesota and Ontario Paper Company, Minneapolis 2, Minnesota

INSULITE AND BILDRITE ARE REGISTERED TRADE MARKS



Add sales appeal and glamour with Rittenhouse CHIMES

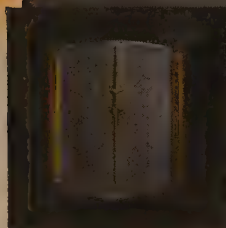
RECOGNIZED for QUALITY and STYLE LEADERSHIP



PRELUDE
Automatically sounds 8-note entrance signal. Doubles as dinner chime. Sound bars in polished brass. Base of natural walnut.



PRECEDENT
Modern, functional simplicity in a new Westminster door chime. Felt mallet permits use as dinner chime.



CRESTWOOD
Styled for contemporary homes. Cover has rich walnut or modern limed oak finish against brushed brass tubes.

No other sales feature can be added to your new homes as economically as a door chime. Your prospective buyers recognize the quality and style leadership of Rittenhouse Door Chimes.

Nationally famous stylists have incorporated grace and charm in Rittenhouse Chimes for homes of any style or size. Select from 19 surface or flush-mounted models including new chime systems for larger homes. New non-electric models for small homes and apartments.

Write for illustrated catalog describing complete 1956 line.



Rittenhouse DOOR CHIMES

THE RITTENHOUSE CO., INC., 55 Allen St., Honeoye Falls, N.Y.

had seen the show when rain forced postponement of the final weekend. Robert G. Langenwaller, executive officer of the local association, figured the total would reach 120,000 if the weather turned fine.

Public reaction to the Study House, 1,920 sq. ft. home incorporating the preferences of thousands of visitors at last year's parade, was predominantly favorable and six firm offers to buy the house on a bid basis had been taken. The house was designed to sell for \$18,000.

Sales promotion. Television made a strong appearance in this year's parades. Publicity in general, reached an all-time high. As one parade official put it: "The entire SACRAMENTO and surrounding areas were saturated with TV, newspaper, radio, billboard and bumper strip advertising." (Twelve homes were sold there the first week.) In DETROIT, a tour of the 40 homes on show was televised and must have drawn at least part of the crowd of 125,000 who attended during nine days. Sales the first Sunday, builders figured, were up 50% over an ordinary weekend. Edward Rose & Sons and Slavik Bros., Inc. reported 35 closings each that first day.

SEATTLE devoted National Home Week to a display of 100 homes that drew 200,000 persons. A total 336 houses was sold at an average price of just over \$14,000. Some 85 were sold in the Lake Hills development alone, under sponsorship of Leonard Homes and Bell & Valdez. LUBBOCK, Tex. builders gave away a \$20,000 home as a door prize at their eight-day "cavalcade of homes." The show drew 70,000 spectators.

CHICAGO got added impetus for its observances with a showing of 91 homes during a festival sponsored by the Home and Home Furnishings Council of Chicagoland and the Chicago Tribune. The houses ran the gamut, including a modern slope-side home with long exterior balcony (see photo) built by Graeme Stewart Realty Corp. Reports from other areas:

► In DALLAS, builders put a 40' x 60' canvas tent at each of two parade areas (2 mi. apart). In the tents: movies for youngsters—to let parents do more serious looking and to keep the kids from scuffling the houses. The celebrations drew more than 200,000—including a record 53,027 the final day.

► KNOXVILLE: a crowd of 36,000 saw 19 houses; 43 sold.

► FLINT, MICH.: Crowd of 70,000; 27 homes on displays, 52 sold.

► DENVER: A parade of 86 houses (attendance: 90,000) and 100 sales.

► LONG ISLAND: some 350 homes on view in various localities, under auspices of the Home Builders Institute, with attendance estimated at 100,000.



CHICAGOLAND BALCONY HOUSE

NEWS continued on p. 75



Photos: Art Meyer

CARPENTER HANDLES A 9' PLANK OF STYROFOAM EASILY; IT WEIGHS ONLY 4½ LBS.

Houston salesman experiments with foam plastic for walls, roof in his new home

A Houston plastics distributor figures he saved \$5,000 on a 2,800 sq. ft. house by using cement-coated slabs of Styrofoam for the walls and roof.

Dean Emerson is apparently the first person to use the hardened foam plastic as a primary building material. Dow Chemical Co. has produced it for 17 years, but up to now its building use has been largely curtain walls or non-load-bearing, self-supporting partitions. Dow considers it a space insulator. Emerson, who sells the plastic in six states at 14¢ a board foot, made it the basic component of his four-bedroom home by using it, with cement, as a semi-structural sandwich.



EMERSON

Build to last. The first thing he had to do was prove that the product could be coated to stand the gaff. (It is possible to push your thumb into Styrofoam but you cannot break a brick-sized bar of it.) Emerson and Consulting Engineer Francis J. Niven put up a small experimental house two years ago and gave it the works. Results: a Styrofoam board

9' long, 1' wide and 3" thick stood up well under a 3,000 lb. load when coated on both sides with 1" of cement. It withstood a wind load of 60 lbs. a sq. ft., three times what the hurricane code calls for.

Emerson's obvious purpose in building his house of Styrofoam was to add the material to the long list of plastics already used in home building. His technique of sandwiching the Styrofoam between layers of cement (a bare plank 9' long weighs only 4¼ lbs. before it is coated) makes it structurally sound. And it saves money. Emerson figures he built his walls for 85¢ a sq. ft.—compared to a cost of about \$1.25 for a fully-insulated brick veneer job. Total cost of the house was \$30,000, but he thinks it would have cost him at least \$35,000 if he had used more conventional materials.

Out of the slump? Emerson sees increased use of the Styrofoam sandwich as a potential boon to the plaster industry. "They're in a big slump," he observes, "because plaster cracks. This offers, we believe, a better base than the old metal lath—a better bond, a more continuous bond with more cement on it. The plastering people are the ones that ought to love it."

Styrofoam also figures as a powerful insulating material. Emerson used it for the

HOW IT WORKS

During experiments with Styrofoam walls two years ago, Dean Emerson and Francis J. Niven found that wire mesh was not necessary except at points of stress and shock like doors and windows. They also discarded the idea of compressing the Styrofoam with rods and turnbuckles, finally settled on eyebolts on slab and plate, with 2' centers, staggered and connected by No. 10 wire. The latter is tightened by crosswires, creating a pattern similar to a series of capital A's. They put a 1" coat of sprayed cement on both sides of the 3" Styrofoam, creating a 5" wall. The wires brace the outside wall against the impact of the cement and also serve as a screed. Joints of the Styrofoam blocks are staggered and waterproof compound is smeared into the seams.

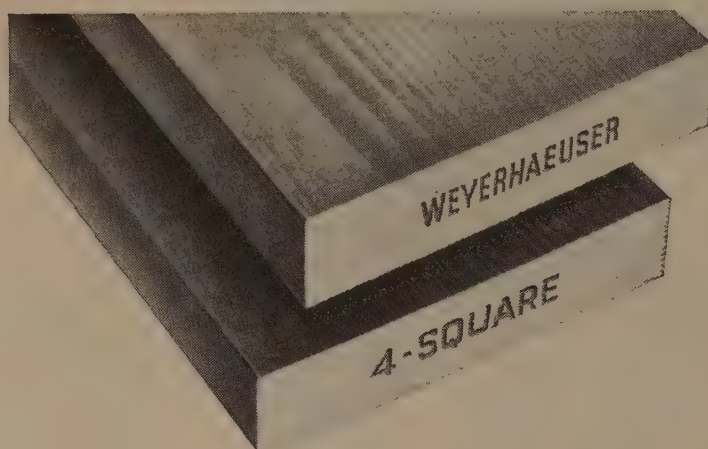
floor of one room—covered with a thin layer of marble it bore up under a grand piano on casters—and figures the floor will always be at room temperature because of its insulation. It is important to remember, from a cost standpoint, however, that Styrofoam's advantage lies in its structural strength. "In general, insulation has been a kind of stepchild of the construction business," says Emerson. "If you have studs already built, it will be cheaper to fill the spaces with glass wool or mineral wool. Conventional construction is cheaper than Styrofoam in that way. To use Styrofoam economically, you have to take advantage of its structural strength [i.e., build without studs." Cost of the plastic roof was about the same as for shingles.

More to come? Now Emerson wants to build a couple of Styrofoam homes for sale. He is still learning. "Actually, if I were going to build houses economically, and very well, I would build them post and beam," he says. "Then start at the bottom, nail Styrofoam blocks all up one side, right over the roof, and down the other side. I'd trowel the cement on (sprayed cement is economical only for big mass building operations) and trowel on a light Portland cement inside. . . . We believe we can build a first-class wall, finished inside and out, for 85¢ to \$1 a sq. ft."

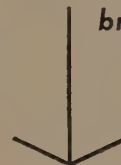


STYROFOAM IS SAWED OR CUT WITH A KNIFE, WEDGED INTO PLACE WITH WATERPROOFING AND GIVEN A 1" COAT OF SPRAYED CEMENT

NEWS continued on p. 78



This brand name
on lumber
brings you



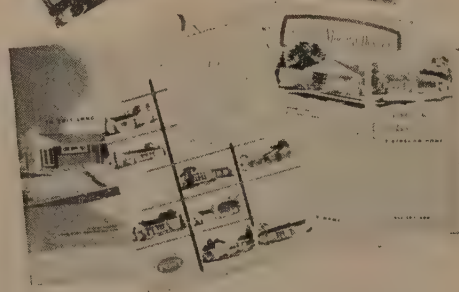
A line of quality and services to



The 4-Square Home Building Service portfolio illustrates 148 beautiful modern homes, each one professionally planned for extra value. The Farm Building Service portfolio illustrates over 200 ideal farm buildings and equipment items, plus 22 charming farm homes. Singly, or together, these Services are highly effective in stimulating building prospects and in helping to close actual sales.



Colorful full-page advertisements in the Saturday Evening Post, plus programs in Better Homes and Gardens, American Home, Small Homes Guide, Farm Journal, and Successful Farming, feature the 4-Square Services promoting public acceptance of Weyerhaeuser 4-Square products and services.



Colorful planning materials, including descriptive folders, catalogs, and farm and home building books, are available to builders through their local Weyerhaeuser 4-Square Lumber Dealers.

Weyerhaeuser Sales

Many builders are strengthening their position by featuring Weyerhaeuser 4-Square Lumber products . . . because these products have a reputation for uniformly high quality . . . and because many years of advertising have built up a remarkable consumer acceptance for the Weyerhaeuser 4-Square brand name.

Builders are also profitably using the 4-Square Home and Farm Building Services in their selling. These Services include

scores of professionally designed homes and farm structures, complete with blueprints and material lists.

Both the Building Services and Weyerhaeuser 4-Square Lumber products are advertised nationally to the public every month. This produces building prospects who are favorably disposed toward builders who offer them the Services and who use Weyerhaeuser 4-Square Lumber products —available through retail lumber dealers.

products.... *help you Sell*

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in a
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for
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of
Selected
Woods

**FINISH
WOODS**
in
Plys and
Wideboard

**WOOD
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Company **ST. PAUL 1, MINNESOTA**



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All Aluminum,
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AS LOW AS
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LIST PRICE

Sun Valley "jr." Sliding Doors designed, built, priced especially for low budget and multiple housing installations

Whether you are building 1 or 100 homes... price no longer restricts you from including aluminum sliding glass doors. Here is the ultimate in sliding doors... LOW COST combined with MAJOR FEATURES usually found only in higher priced doors.

You can specify Sun Valley jr. without budget fears. It's priced especially for the economy budget minded. This is the door both builders and architects have been looking for. It's SLIM and TRIM... rugged construction with built-to-last quality. Check these list prices... see how easily Sun Valley jr. can be included in your building plans.

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DOOR WIDTH OPENING	LIST PRICE
6'-0" (2 panel).....	\$ 90.00
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*for 6 ft. wide, 2-panel door without glazing.

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Sun Valley SLIDING DOOR COMPANY, Dept. 104
8354 San Fernando Road, Sun Valley, Calif.

OPINIONS

These intellects shed the following light on matters of moment to housing:

Federation News



Stephen M. Bailey, business manager of AFL Plumbers local 130 in Chicago, warning his 6,200 members against coffee breaks:

"When somebody hires a plumber, it's no cheap item. What with \$3.20 an hour plus 24¢ in welfare benefits paid the plumber, plus the contractor and other costs, it runs into money. Contractors are entitled to a full day's work. No provision has ever been made in the plumbing industry for 'coffee breaks,' and when a contractor voluntarily extends such privileges it is with the understanding that arrangement will be made so that only a minimum of the work time will be lost. . . . You can't get more money with less work."



President **Wallace Moir** of the Mortgage Bankers Assn., in *The Mortgage Banker*:

"How much more mortgage credit inflation is coming? As much inflation as is needed to keep business moving ahead. If the 100% residential loan is the limit in that area, where will credit inflation be applied to approach 20% per annum? In other areas of the economy. Pending legislation points to these: medical facilities, schools and colleges, trailer parks, housing for old people."



Architect **Samuel Paul**, chairman of the Long Island Home Builders' committee on research:

"A number of projects with contemporary design have been huge successes. The contemporary house is becoming more prevalent in spite of the lending institutions."



Realtor **Arthur Rubloff** of Chicago:

"We are already overstored, yet the race to build shopping centers goes on. It's reached the point where managements are planning to operate their own stores so close together they'll be competing with themselves. We have learned the lesson of wrong land use in the past and seen commercial property turn into slums. Unfortunately, we are not applying that lesson."

NEWS continued on p. 82

CROWNING ACCOMPLISHMENT in resilient flooring... VINYL TILE by



LIVING ROOM



BEDROOM

W R I G H T

See, feel, flex a square of WRIGHT Vinyl Tile-- you'll agree there's no flooring material to compare with it, either for elegance or practicality. End product of long research and unique manufacture, WRIGHT Vinyl Tile is fully homogeneous. That's why it never wears unevenly... why its high lustre and elegant color patterns gleam uniformly over the whole flooring for the entire life of the tile.

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And it is highly resistant to grease, acids, alkali, light and flame. Moreover, it is water-proof, non-slip, and easier to keep clean than any other type of resilient tile flooring.

Discover for yourself how remarkable WRIGHT Vinyl Tile really is--how perfectly suitable for every type of installation. Fill out and mail the coupon for full information and free samples--before you select flooring for your current projects.

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SUCH QUALITY,
BEAUTY AND
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ALUMINUM HORIZONTAL
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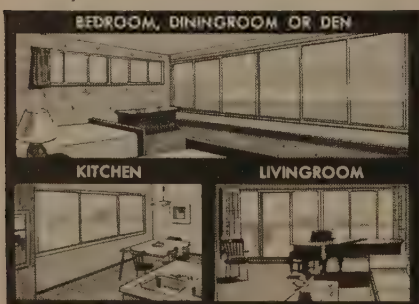


only window today that's
designed and engineered
with such features as these for
tomorrow's modern living—

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- needle roller-bearings on stainless steel pins for permanent feather-glide
- streamlined "invisible" handle with automatic tamper-proof bolt-lock
- double-glazed—no storm windows needed
- built-in rust-proof aluminum screen
- lifetime wear due to heavy extrusions, double I-beam sill, integral jamb flanges and fin.

Glidemaster

... your window for tomorrow's

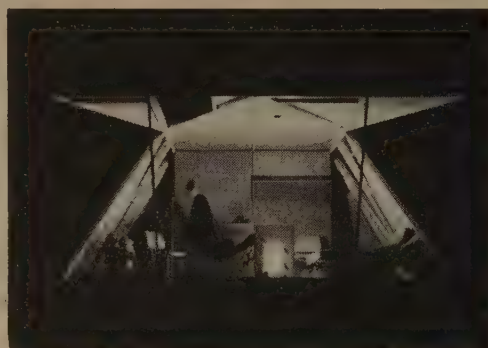


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Designer beats high rent with \$700 folding shelter

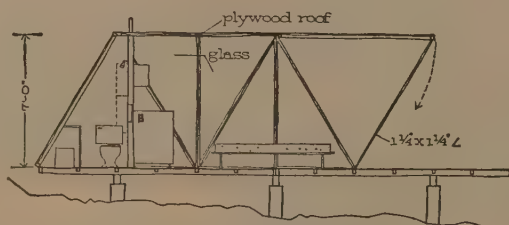
When Designer Peter Drake was working for the Army in Washington, he decided he had to do something about the rent he was paying. The answer: a composite, neat-as-a-pin home for



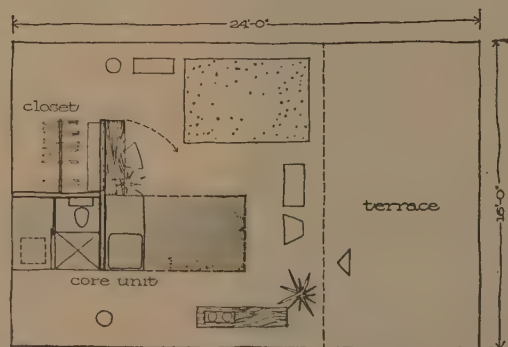
two (above) that he built in his living room, folded up like a tent, and moved to a friend's property near Alexandria, Va. Which is competition the housing industry can well ponder.

Drake, his wife, their two toy collies and a cat lived in the collapsible shelter for a year—until July of this year—without inconvenience or damage from hurricanes. The entire house, including toilet, washbowl, refrigerator, plumbing, heating and wiring cost \$700. It took Drake three months to build it. The home weighs 3,000 lbs., can be folded into a trailer-like shape to which wheels are attached for easy mobility.

Drake recently put the wheels on and took his house home to Providence, R. I., where it will be stored until he gets a chance to move it to Cape Cod as a semi-permanent summer home.



CROSS SECTION SHOWS TRIANGLES



FLOOR PLAN OF HOUSE



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of

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house & home

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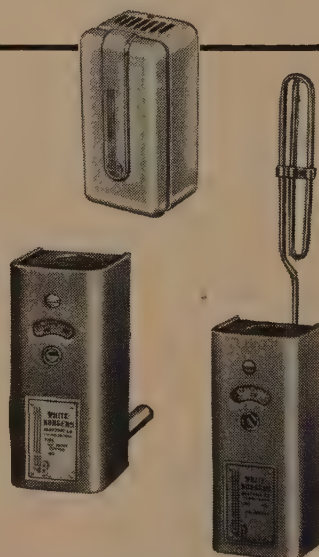


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TORONTO 8, ONTARIO

LETTERS

MEN OF GOOD WILL

Sirs:

... A powerful piece and highly constructive (Savings and Loan editorial, Sept. issue). You have shown the way to a plan which can be very very useful to home owners as well as to builders and savings and loan associations.

We would appreciate receiving 25 copies for directors and staff and for local builders.

A. D. THEOBALD, *president*
First Federal Savings & Loan Assn.
Peoria, Ill.

Sirs:

... Very well written. I will be extremely interested in the industry's reaction.

J. HOWARD EDGERTON, *president*
U. S. Savings & Loan League
Chicago

Sirs:

We would appreciate receiving 15 copies.

The differences between the two organizations will now be brought to a head; we'll have a different understanding of things and go ahead working together, which is as it should be.

GEORGE M. EASON, *president*
Standard Federal Savings & Loan Assn.
Los Angeles

Sirs:

... Well-done.

RAYMOND P. HAROLD, *president*
Worcester Federal Savings & Loan Assn.
Worcester, Mass.

Sirs:

... Interesting, informative and, I think, helpful to us.

Accordingly, I would appreciate 30 copies for distribution to our builders.

PAUL CLAIBORNE, *president*
Placer Savings & Loan Assn.
Auburn, Calif.

Sirs:

Few editors take the time to secure the detailed facts as you have done.

I agree wholeheartedly with everything in your editorial. I organized this association 36 years ago, so you know I have gone through all the things you mentioned.

Let me congratulate you.

E. E. LAKE, *secretary*
The Barber County Building & Loan Assn.
Medicine Lodge, Kan

Sirs:

... Excellent.

CHAS. A. GORDON JR.,
Executive vice president
Southern Federal Savings & Loan Assn.
Pine Bluff, Ark.

Sirs:

... Timely and in good order.

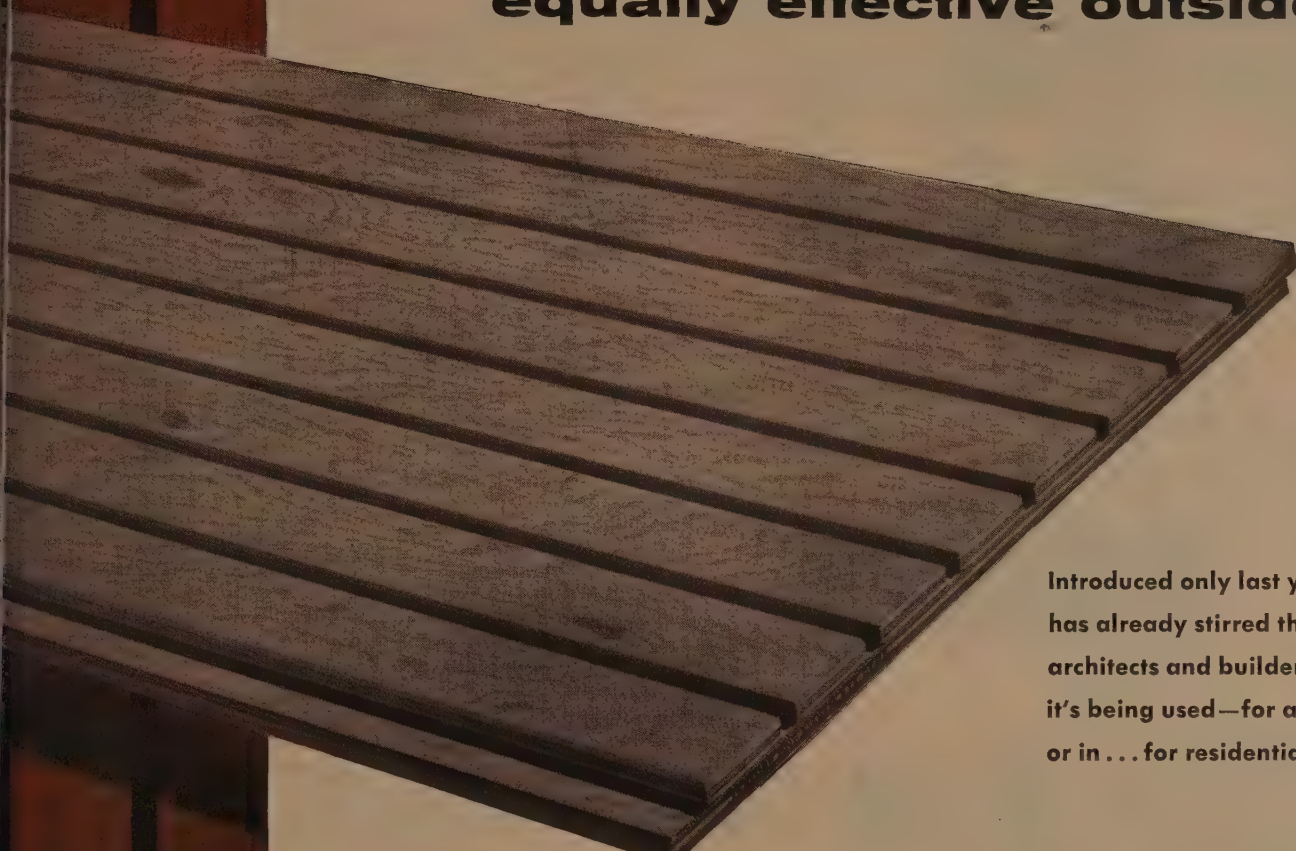
GEORGE L. BLISS, *president*
Century Federal Savings & Loan Assn.
New York City

continued on p. 94

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Texture One-Eleven[®] EXTERIOR FIR PLYWOOD • EXT-DFPA

**adds visible value to any home...
equally effective outside or in**



Introduced only last year, Texture One-Eleven has already stirred the imagination of countless architects and builders. Here are a few of the ways it's being used—for accent or feature . . . outdoors or in . . . for residential or commercial buildings.



ACCENT flat plywood, masonry and other materials with Texture One-Eleven. Fits new panelized exterior treatments.



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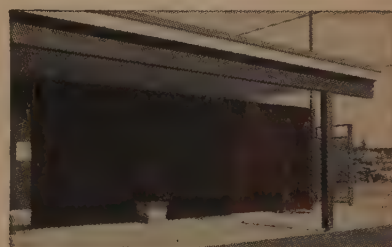
ACCENT carport walls, add extra bracing strength with Texture One-Eleven. Panels weather well, made with waterproof glue.



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ACCENT lines created by bold grooves add high style to strength, durability and economy of Exterior fir plywood.



ACCENT on savings. Builders report panels slash application time and labor costs. Can be applied without sheathing.

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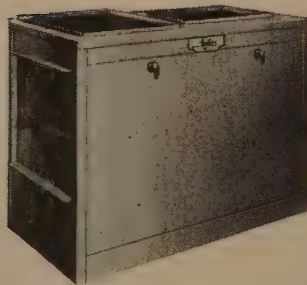


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Company _____

Address _____

City _____ State _____

Practical Builder, September 1955
House & Home, November 1955

LETTERS *continued from p. 90*

Sirs:

We constantly tell builders this same story. I would like to have 25 copies.

JOHN D. PAGE

Maury County Federal Savings & Loan Assn.
Mt. Pleasant, Tenn.

MODULAR

Sirs:

HOUSE & HOME should be given some sort of award for all that you have done to create an atmosphere of understanding for modular coordination. Actually, you have done far more than that—you have been the spark plug for standardization in home building, and all of us in the industry are grateful.

In reviewing the A-62 recommendations in your August issue, I find one statement which should be corrected for the record. The proposed 8' ceiling height dimensioned as 8'-13/8" or 8'-1" was my recommendation as chairman and not the recommendation of the entire A-62 study committee.

LEONARD G. HAECER, *AIA*
Technical director
Levitt & Sons, Inc.
Levittown, Pa.

BIAS

Sirs:

. . . Those of us in the National Board of Realtors do not need your biased reporting on either the so-called integration subject or the Realtor Stand on Public Housing (which is simply the beginning to socialization). Nor do we need your untrue reporting on our national president's appearance before the Senate Banking and Currency Committee (July, News).

HALLIE M. KENDALL, *NAREB*
Charleston, W. Va.

We cannot help wondering whether Mr. Kendall actually read our story or whether he just read Herb Nelson's surprising attack on HOUSE & HOME in the NAREB newsletter, *Headlines*.

H&H has never supported public housing, as all our readers know very well.—ED.

GREEN COMMONS—NEED AND PROBLEMS

Sirs:

I am delighted that you are attacking the basic problem of housing—land use.

Here are just two problems that grow out of a strong point you make in your first article (July issue): that the equivalent of all the land saved by using row instead of free-standing houses be put together for communal use. The suggestion is fine—green commons of that kind dispersed through our cities and towns are a basic need.

But I fear this may not look practical to the builder who wants to get out quickly without any unusual problems to explain to purchasers. He will ask: will they pay for that land no individual will own? And by whom and how are the greens going to be

continued on p. 98

"How I SOLD 68 HOMES in one weekend BY USING the **LEWYT** BUILT IN **AIR CONDITIONER** as **STANDARD EQUIPMENT!**



...we included the Lewyt Built-in Air Conditioner in all master bedrooms! It proved so successful that we are currently installing it in 1,000 apartments. Plans for all future home projects specify Lewyt!"

... says Mr. George B. Rabinor,
prominent East Coast builder

LEWYT BRINGS YOU A TOTALLY NEW IDEA OF BUILT-IN AIR CONDITIONING!

Only 15 inches deep—the Lewyt can be installed in any outside wall, with no unsightly "overhang" inside or out! There are no ducts to install...no "window problems"...and there's nothing to mar the beauty of your buildings! Best of all, the Lewyt is sold direct from factory to builder for less than the cost of a window unit!

The revolutionary Lewyt can be installed in *one* room or every room! It's a complete unit in itself with individual controls and thermostat built right in! *Plus* —2-speed motor! "Whisper-quiet" operation! Choice of cooling capacities—and more! For details, mail coupon today!

F.H.A. APPROVED



Lewyt pictured in master bedroom of \$12,790 Oakdale Green home—750 home project built by Rabinor and Saper, Oakdale Green, Long Island, N. Y.

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BUILT-IN
WALL AIR CONDITIONER

By the makers of the famous Lewyt Vacuum Cleaner

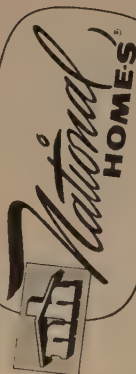
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Please send me complete information on
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Today, National Homes builders from coast to coast are reaping the benefits from two miraculous new Arco products formulated especially for the light construction industry—and no wonder!

ARCO ALKYD HOUSE PAINT—dries in a flash. Imagine, in only 4 hours time this incomparable ready-mixed paint is dry.

Water-spotting is no longer a painting hazard. Insects, dust and leaves have little chance to adhere to the new paint surface. Arco Alkyd house paint is highly resistant to moisture, mildew and other destructive elements. Its fade resistant colors defy wind, rain and sun—remain bright and new looking.

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coat. Joints and other hard-to-cover spots are completely camouflaged.

Why not follow the leader? Take a tip from National Homes Corporation and put time and money-saving Arco paint jobs on the next houses you build. Write for details.

* The National Homes "Ridgewood" illustrated above. Finished 100% inside and out with Arco paint products.



TESTED FIRST TO LAST

LETTERS continued from p. 94

maintained? Has this idea sold houses somewhere else and how did it work out in the long run?

These questions suggest two articles:

1. Where to place the common land.
2. How to conserve and operate it to maximum advantage and at least cost to those concerned.

The *locational advantages* of the center rather than the perimeter of blocks should be easy to explain as Henry Wright did in "Rehousing Urban America." Some advantages

1. *Cost* is less because of savings in perimeter main highways and utilities.
2. *Usefulness* is greater as it is closer to most homes, easier to reach and can be watched by mothers whose children play there.

3. *Beauty* of a natural green oasis is far more striking if it is where it can be seen and enjoyed. The rocky hill you showed in the center of Easter Hill is an example.

The conservation and useful operation of the central green is the basic problem. But it can and has been met again and again in a practical way...

Your presentation of Easter Hill took me out to see it. What a relief after the prison-like monotony of most public housing! Dr. Mars has a sense of adventure. He is an explorer.

CLARENCE S. STEIN, FAIA
Beverly Hills, Calif.

GERIATRICS

Sirs:

Your coverage of Housing the Aged (July News) is indeed fine and should stimulate some sorely needed interest in the problem.

PAULA CORPAS
Smith & Williamson
Pasadena, Calif.

Sirs:

Intelligent housing for retirees, along with adequate social activities and reasonably priced hospitalization insurance, has been a sadly neglected field for action by topflight executives. They have overlooked an opportunity to establish a harmonious relationship with their employees as well as a secure and profitable investment for rapidly increasing pension funds.

I should like to include reprints of this article with a retirees program I am submitting to some large companies.

LOUIS ULLMAN
Los Angeles

ENCORE

Sirs:

Your 12-page coverage of the Houston "Parade of Homes" (Sept. issue) is a masterpiece of efficient and informative reporting and we have heard many fine comments about it. The Houston newspapers noted that HOUSE & HOME devoted 12 pages to this merchant

continued on p. 10

GOLD COAST CHERRY

a
Beautiful
buy.....



**... any way
you look at it!**



SURE, it's beautiful to look at . . . in grain and figure, in warm, light, *modern* color. Glamorous rotary-cut Gold Coast Cherry is the *new* beauty star in flush doors.

More good news! Gold Coast Cherry cuts finishing costs: its beautiful color makes stain unnecessary — its smooth, close texture requires no filler.

Price? *Actually lower than many domestic hardwoods!*

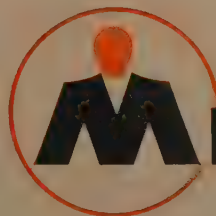
That's Mengel rotary-cut Gold Coast Cherry — eye-appeal, *buy*-appeal — any way you look at it.

See for yourself: order an inspection lot from your distributor. Why not phone or write him . . . *this very profitable minute?*

Door Department, THE MENGEL CO., Louisville 1, Ky.
World's Largest Manufacturer of Hardwood Products
(Mengel Permanized Furniture, Doors,
Kitchen Cabinets, Wall Closets)



CUT FROM OUR OWN
EXCLUSIVE TIMBERING
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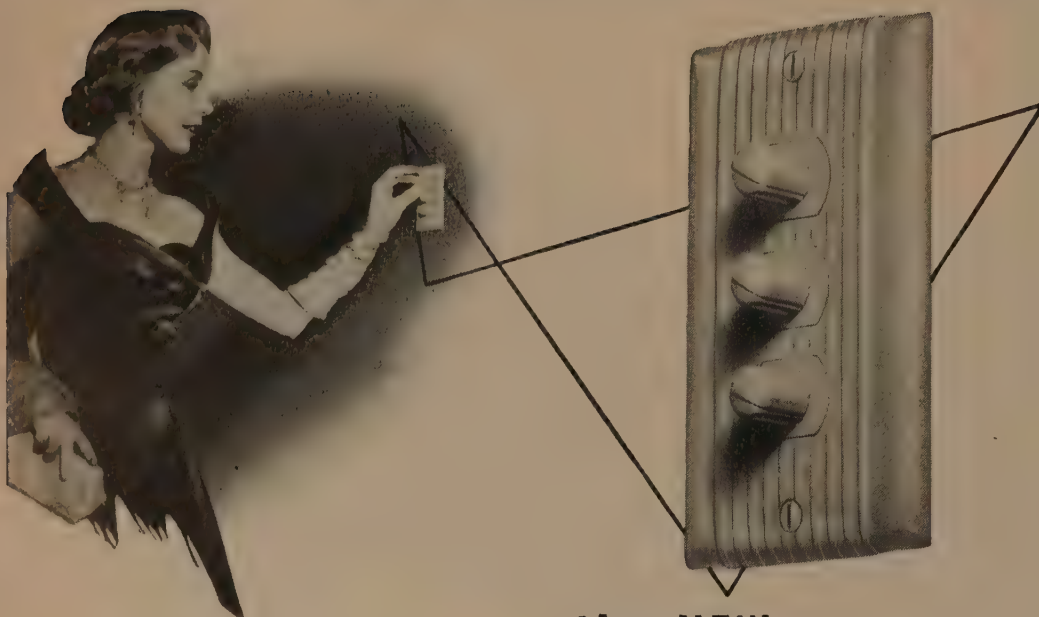


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Flush
DOORS

combining

technical advantages
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the NEW
ROTO-GLO®
Quiet Switch

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Here is a switch that combines advanced mechanical features with modern interior design.

ROTO-GLO is primarily a functional switch. Its all-enclosed plastic body and non-oxidizing silver alloy contacts assure years of trouble-free performance. Can be used to full current rating on incandescent and fluorescent lamp loads.

Your most discriminating clients will like ROTO-GLO's whisper-quiet operation ... the luminous knob that pinpoints the switch in the dark ... the modern "off-on" knob (turns like a radio or television knob). They'll also like ROTO-GLO's clean, functional design ... visible evidence of a quality wiring system.

WRITE Dept. HH-3 for the complete ROTO-GLO story.

Available in P&S Despard Type
for combination wiring, and
conventional strap type.

Rating:
P&S Despard Type,
15A, 120V AC, 277V AC.
Strap Type, 15A,
120V AC.



PASS & SEYMOUR, INC.

LETTERS continued from p. 98

dising promotion, and a flurry of lookers has begun all over again at the parade site.

CONRAD "PAT" HARNES
Executive vice president
Houston Home Builders Assn.

DEVELOPMENT LOANS

Sirs:

In your June issue, News, you write "state savings and loans in California, Missouri, and Michigan already have authority to make development loans . . ." Our association is interested in such loans but the only authority we can find is under Sec. 13a of our Building and Loan Act which provides:

"Any association organized to do business under this act shall have authority to purchase land for the purpose of building thereon residential units for rent or for sale . . ."

Our interpretation of this section is that we would be authorized to *purchase* land only for the purpose of building residential units for rent or for sale and that we would not have authority to make loans for the development of land.

PHILMORE A. LEEMON, secretary
Guardian Savings & Loan Assn.
Detroit

• We relied on the US Savings & Loan in making our statement. The League, in testimony to Congress this spring, referred to Michigan as one of the several states where state-chartered associations have power to make loans for land development.

Delving again into the question, at our request, the League finds that while savings associations technically do not have authority to make loans to others to buy land for residential construction, the purpose may be accomplished by the association buying the land to be developed, under authority of Sec. 489.13a, and then selling it on contract or by mortgage to the builder under Sec. 389.13, where it is provided: "any such association may . . . sell, exchange, lease or mortgage [any real estate . . . in which it may have an interest] at pleasure to any person or persons."—ED.

MODULAR BENDS

Sirs:

There is one kitchen module that you advocate with which I must thoroughly disagree—height! The module of 36" for counters is fine for the perhaps 50-60% of women who are 5'2" tall to 5'6" tall. But what about us odd heights? The little gals under 5'2" are going to do a lot of stretching, and we tall girls (I'm 5'-7½") get some powerful backaches, from the constant bending to reach into the bottom of our sinks. Perhaps there should be three standard cabinet heights—33", 36", and 39" (would an add-on or removable 3" base piece do this?) so that all women could have cabinets the right height for them.

MRS. PETER W. SWANSON JR.
Warwick, R. I.

• The real problem of 33", 36" and 39" cabinet heights would be the problem of plumbing connections.—ED.

Andersen *Windowalls*

TRADEMARK OF ANDERSEN CORPORATION



Glamour

ALUMINUM SLIDING GLASS DOORS



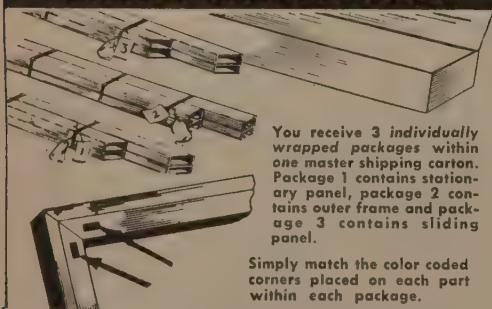
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Compare these features for the proof!

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- GLAMOUR units are architecturally symmetrical, designed with separate frame and two separate door panels for simplified assembly and installation.
- 6063-T5 Satin finish, thick aluminum—heat treated, rustproof—protected against moisture, abrasion and staining by our own "Glamourited" process.
- Full width jambs.
- Square tube door frame sections for full strength and rigidity. Mitred corners assembled with heavy wrought aluminum angles.
- Sliding panel can be removed easily without dismantling door.
- Bottom mounted adjustable ball-bearing rollers. Rollers adjustable after installation without removing frames. Rollers replaceable without dismantling door.
- Stainless steel roller track for lifetime wear—easily replaced if damaged.

- Fool-proof cadmium plated adjustable latch. Cylinder lock available at extra cost.
- Unique, stay-put wool pile weather-stripping, adjustable to seal at all times regardless of the level of the door or sill. Twin-sealed at locking stile and jamb. Weather-stripping replaceable without dismantling door.
- No special tools required for assembly or installation.
- Pitched sill can be installed after flooring is laid.
- Glass is installed from interior with easily removable aluminum bead—ideal for multiple story structures.
- Glass set in vinyl channels—ELIMINATES PUTTY!
- For single glazing (3/16", 7/32", 1/4"). Double glazing (1") units available for standard size double glazing (36" x 75" or 48 1/8" x 75").
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- Top hung extruded aluminum framed screens (optional at extra cost), completely assembled with fly strip.

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EVENTS

Mortgage Bankers' Assn., 42nd annual convention, **Oct. 31–Nov. 3**, Hotels Statler and Biltmore, Los Angeles.

National Assn. of Real Estate Boards, 48th annual convention, **Nov. 4–11**, Commodore Hotel, New York.

US Savings & Loan League, annual convention, **Nov. 7–11**, Miami Beach.

Small Homes Council of the University of Illinois, advanced school for home builders, **Nov. 7–16**, Urbana, Ill.

National Lumber Manufacturers Assn., annual directors' meeting, **Nov. 14–16**, Shoreham Hotel, Washington, D.C.

National Electrical Manufacturers Assn., annual meeting, **Nov. 14–18**, Traymore Hotel, Atlantic City, N.J.

Texas Assn. of Home Builders, annual convention and Houston Home Show, **Nov. 18–27**, Shamrock Hotel, Houston.

National Assn. of Mutual Savings Banks, fall bank meeting, **Dec. 4–5**, New York.

Small Homes Council of University of Illinois, 11th annual Short Course in Residential Construction, **Jan. 18–19**, Urbana, Ill.

National Assn. of Home Builders, annual convention and exposition, **Jan. 22–26**, Chicago Coliseum and Conrad Hilton and Sherman Hotels, Chicago.

American Bankers Assn., Regional Savings and Mortgage Conference, **Jan. 30–31**, Muehlebach Hotel, Kansas City, Mo.

Mason Contractors Assn. of America, convention and show, **Feb. 5–8**, Kentucky Hotel, Louisville, Ky.

NERSICA, 14th annual convention and exposition, **Feb. 11–13**, Ambassador and Ritz-Carlton Hotels, Atlantic City, N.J.

International Home Building Exposition, **May 12–20**, New York Coliseum, New York.

National Assn. of Home Builders, 3d annual model home contest, open to students in grades 7 through 12. Entries must be submitted through local NAHB chapters (which have details on rules) by **Aug. 31, 1956**. First prize: \$1,000 scholarship and all-expense trip to Chicago.

Building Materials Exhibitors Assn., 1956 **Building Materials Caravan**, scheduled stops at Retail Lumber Dealer Conventions: **Jan. 9–11**, Kentucky Retail Lumber Dealers, Louisville; **Jan. 17–19**, Northwestern Lumbermen's Assn., Minneapolis; **Jan. 25–27**, Southwestern Lumbermen's Assn., Kansas City, Mo.; **Jan. 31–Feb. 2**, Michigan Retail Lumber Dealers Assn., Grand Rapids; **Feb. 7–9**, Illinois Lumber & Material Dealers Assn., Chicago; **Feb. 21–23**, Wisconsin Retail Lumbermen's Assn., Milwaukee; **Feb. 28–Mar. 1**, Indiana Lumber & Builders Supply Assn., Indianapolis; **Mar. 6–8**, Iowa Retail Lumbermen's Assn., Des Moines; **Mar. 13–15**, Louisiana Bldg. Materials Dealers Assn., New Orleans; **Mar. 20–22**, Independent Retail Lumber Dealers Assn., St Paul.

house & home

NOVEMBER, 1955

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Kansas City rewiring drive starts the wrong way, but ends by discovering a formula for success.

118 THE COMING REVOLUTION IN HOME IMPROVEMENT

Ten years ago it was the new house; today the old house offers the big new chance to make money in housing.

119 ONE-STOP HOME IMPROVEMENT

For fix-up: better service, more sales.

128 GOOD DESIGN FOR HOME IMPROVEMENT

A catalogue of ingenious solutions to common remodeling problems: how to make big windows out of little ones, big rooms out of little rooms, new kitchens out of old ones, new storage out of waste space. Illustrated with examples from the work of architects and designers throughout the US.

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Why merchant builders and realtors will have to get into the home improvement business.

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Pioneer traders claim: "Trade-ins can help most builders sell more houses at better prices with easier financing if they will profit by our experience and follow our advice on 15 points."

151 TRADE-IN CASE STUDIES

Trading expands a Texas builder's volume from 15 to 100 houses . . . Milwaukee builder-realtor finds trades essential in the higher priced market . . . how to start trading the guarantee way (a step by step guide) . . . three-party trading, a new field for the realtor.

157 DON'T LET HOME IMPROVEMENT STOP AT HOME

Rehabilitation needs to be a large-scale effort . . . restoring neighborhoods, block by block, community by community.

164 OPERATION DEMONSTRATE

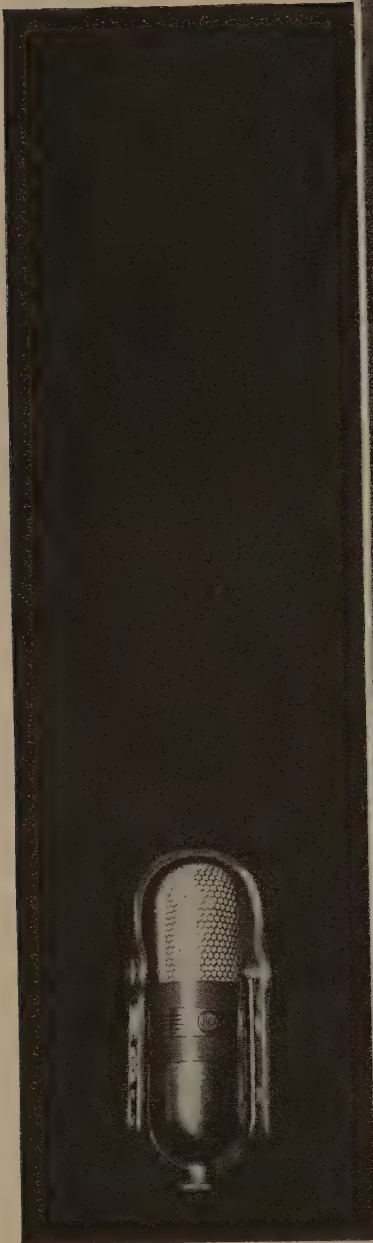
A big home improvement program in Cleveland shows other cities how to plan a combined operation.

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226 TECHNICAL PUBLICATIONS






LIFE: Ralph Morse



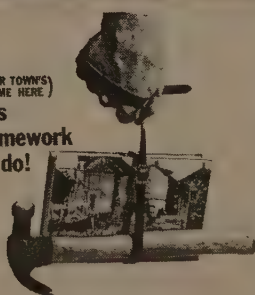
HOME IMPROVEMENT YEAR



We have a house to put in order...

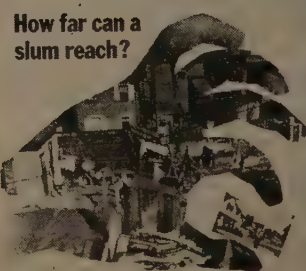
ACTION

(YOUR TOWN'S
NAME HERE)
has
homework
to do!



ACTION

How far can a
slum reach?



ACTION

1956 will be Home Improvement Year. This means millions of dollars and a series of great promotion campaigns—all devoted to arousing the people against the blight of their cities and the neglect of their homes.

For a hint of what to expect, see the opening of Operation Demonstrate in Cleveland (pages 164-171). Judging by this sample, Home Improvement Year seems sure to make most American families want to better their housing. It should add \$1 to \$2 billion to next year's normal quota of home improvement work.

Two billion dollars *more* in home improvement is a modest target for 1956. Sponsors of the drive figure Americans should be spending \$8 to \$12 billion *more* every year in fix-up and modernization, just to maintain our better housing and bring the worst up to standard. They believe this goal can be achieved within the next few years.

With objectives like these Home Improvement Year merits everybody's encouragement. But it deserves much more than that from members of our industry. We know that the do-it-yourself amateurs, for all their fine spirit, lack the ability to fix-up what's wrong with America's housing. We know, too, that even our industry must do more than it ever has, if it is to sell and serve so big a market for home improvement.

The groups backing Home Improvement Year—and the promotions they are sponsoring—can be counted on to uncover a big *potential* demand for fix-up, modernization and remodeling.

Will this potential demand materialize in actual work?

Will it result in improved housing?

Will it make home improvement an important market for our industry?

We believe the answer to all three questions is "yes". Here is why:

1. Our industry will do a selling job, instead of waiting for orders (pages 116-117).
2. Our industry will offer better service and better design in home improvement (pages 119-144).
3. Our industry will make greater use of new trade-in methods (pages 145-156).
4. Our industry will restore neighborhoods; block by block, community by community (pages 157-167).

You will find our reasons for these predictions set forth in the following pages of this preview of Home Improvement Year.

PREVIEW

THE BUILD AMERICA BETTER COUNCIL



Operation Home Improvement

Kansas City spends \$40,000 to learn

How to sell home improvement

A story out of Kansas City gives pause and a promise to building men who look for tangible results from 1956's year-long, nationwide promotion of home improvement:

—A pause, because what nearly happened in Kansas City could indeed occur in many a US community. And occurring, could nullify the home improvement program's good work.

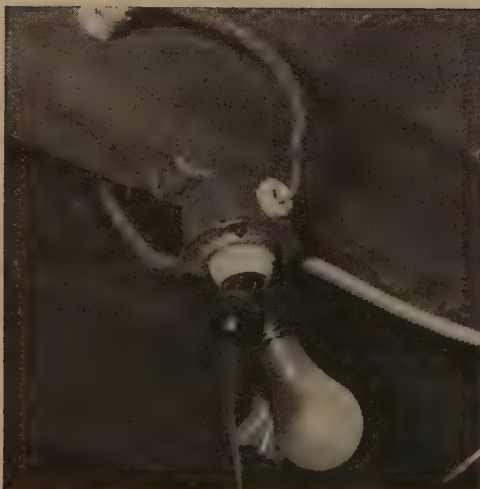
—A promise, because Kansas City learned how to keep this from happening. And learning, converted a dead-stopped sales campaign into a last minute success.

The Kansas City story concerns only one item of home improvement: new wiring for old houses. But the tale might equally well be told of new kitchens for old, new roofs for old, new heating for old—or of any and all kinds of home improvement.

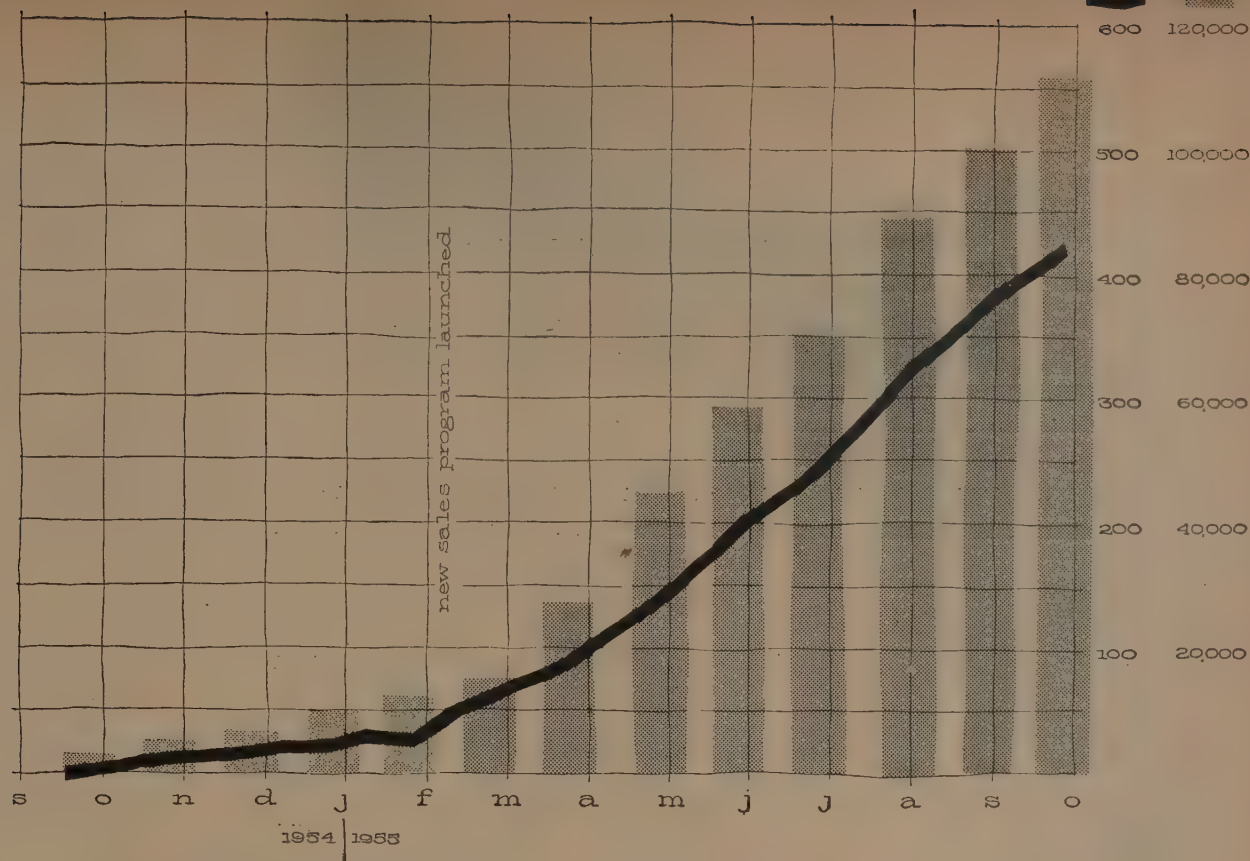
The beginning goes back to 1954 and to the fact that, like hundreds of other towns, Kansas City had a huge *potential* market for rewiring: an estimated 190,000 houses in the area in need of attention. But this market was barely being touched. Nobody was trying to sell even the few householders who seemed aware of their inadequate wiring. For Kansas City electricians were keeping busy on new construction, and rewiring an old house often looked more like nuisance than profit.

In this old house picture there was little to delight the local power company, except opportunity. But because there was opportunity, the power company, the Electric Association and the Greater Kansas City chapter of the National Electrical Contractors Association agreed to set up a joint program and \$40,000 to promote new wiring for old homes. With newspaper, TV and radio advertisements urging home owners to modernize their wiring, it looked as if Kansas City would see a lot of rewiring.

That's the way it looked at the start of the campaign. Inquiries began to come in, a good steady flow of them, and were handed over to members of the Contractors Association to follow up and sell. As it turned out, that is where the program bogged down.



Personal selling put over Kansas City re-wiring drive.



Sales chart shows how Kansas City rewiring program dragged along without results until new personal selling campaign started in February.

Only rarely, perhaps as rarely as the follow-up occurred, did a sale take place.

This all-foam-and-no-beer result was in a fair way to becoming the end of the Kansas City story when somebody got an idea. Investigation of the campaign's failure had produced the obvious fact that the public was far and away better sold on rewiring than was the trade. Too often contractors were too busy or too indifferent to bother selling and handling small rewiring jobs. All right then, get somebody else to do the selling and the paper shuffling, let the contractors concentrate on the electrical work.

The new idea led straight to a former electrical contractor and experienced specialty salesman, James K. Walker. He was hired to make the follow-up calls. He was to plan and estimate the job, arrange the financing and close the sale—all on one call if possible. The contractors agreed to accept and carry out the resulting contracts on a rotation basis.

By February of 1955 Walker was on the job. On his first 36 calls he sold 33 contracts. In less than five months he needed another salesman to work with him. By the end of September 418 jobs, totaling better than \$110,000, had been sold and the new team was still going strong.

If not the most important result of the new plan, perhaps the most interesting is the big change that has taken place in the typical contractor's attitude towards a rewiring job. Where before he had looked on it as a nuisance involving more fuss, bother and time than it was worth, today he is glad to have as many as he can get under the rotation scheme. The reason is not that new work has fallen off, nor that rewiring itself has been made easier or more profitable; it is simply that all the distracting, time-consuming side work has been eliminated and the contractor has little more to do than supply labor and materials.

The Kansas City formula is a five-step plan that can be adopted anywhere:

1. All inquiries that come in from advertising and publicity go to the Electric Association's headquarters where an admin-

istrator phones the prospect at once. He makes an appointment *only* when husband and wife will be present. Appointments are made for any time, day or evening, including week ends. Three hours are allowed for each appointment.

2. Walker, or his salesman assistant, keeps the appointment, makes a work-sheet estimate, get contract and credit papers signed by both husband and wife. Most sales are closed in one call; 85% are financed.
3. Papers are turned in to the administrator who calls the bank and supplies credit information. When the bank approves the job the administration assigns it to the next contractor on his list. Contractors must start work within two days. The job is installed according to Walker's work-sheet plan.
4. When the contractor finishes he gets a completion slip signed by the customer, delivers it to the bank and collects his money. Then he pays a standard 10% sales commission.
5. A key man is the administrator who acts as a clearing house and coordinator between customers, contractors, the two salesmen and the banks. He makes an average of six phone calls per sale. He also handles misunderstandings which arise in about one out of every ten jobs.

Most observers agree that the Kansas City story is more significant than either the size of the promotion campaign or the sales to date might seem to indicate. With their \$40,000 promotion fund the electrical contractors and the power company taught themselves these three home improvement lessons which should be worth many times \$40,000 to the US building industry:

1. The latent demand for home improvement is much greater than you think.
2. This potential consumer demand can be activated by advertising, publicity and promotion campaigns, but it can be converted into sales only through personal selling effort.
3. Effective personal selling will not start until the campaign has first been sold to local industry leaders.

The Coming Revolution in Home Improvement

Ten years ago the new house offered the big new chance to make money in housing—the chance to bring business methods, business efficiencies, business economies to an ancient and chaotic handicraft.

Today the old house offers the big new chance to make money in housing—for it is high time to bring the same efficiency and economy to home improvement and home modernization.

We made the new house big business first by making it easy to buy and easy to pay for. Second by offering home buyers more for their money, third by adding many new sales appeals. If we follow the same course we can make old house fix-up big business too.

Americans should be spending \$8 to \$12 billion more this year to maintain and improve their homes. So says the American Committee to Improve Our Neighborhoods. Because of this huge under-spending, America's biggest fixed asset, its \$250 billion housing investment, is decaying faster than we are building new houses to replace it.

For building professionals home improvement is still relatively small potatoes. Do-it-yourself gets more than half the \$7.2 billion home owners are paying to fix up their homes this year. So Census tells us. Of the building professional's \$3.4 billion share, nearly \$1 billion goes for repainting and redecorating, nearly \$1 billion goes for plumbing repairs and similar maintenance. This means home owners are paying building pros not much more than \$1 billion this year to make their houses bigger, better, or more modern. So here we have a tremendous need, a great business opportunity, and a \$12 billion stake. Such a combination makes it a safe bet that stronger hands will soon take over.

We are heading for a revolution in home improvement not unlike the revolution in home building. This revolution will make home improvement easier to buy, easier to finance. It will bring in better design, just as it has in home building. It will give the buyer a lot more for his money, just as it has in home building. It will push new men to the front, just as it has in home building.

Even now the first great change is becoming apparent in today's new standard of quality and service: **One Stop Home Improvement.**



Hastings-Willinger & Assoc.

"One-stop Home Improvement" means:

Specialized skill in modernization work

George T. Dickson



The one-stopper is an expert in *all phases* of home improvement. Like the merchant builder, the one-stopper must be well-rounded—must know construction, merchandising, financing, how to organize men and materials.

This specialist's business is to improve existing homes more efficiently than anyone else can, including the do-it-yourself addict. This means he must handle any kind of work—shine-up, fix-up, remodeling, modernization, additions—and do it in a way that saves home owners time, trouble and money.

To do this, the one-stop home improvement expert needs other experienced men on his staff, including specially trained mechanics. These skilled men are not narrowly specialized like most new-house craftsmen who do repetitive, production-line work. They are specialists in old-house know-how, resourceful men who can work their way out of the unforeseen problems that crop up on so many modernization and remodeling jobs. They frequently are competent in several crafts. "You need the kind of men," one home improvement contractor says, "who take pride in their work, who will stand back and look at a job they've done and be proud of it."

Photos: R. E. Leppart Jr.; Nat'l
News & Illus. Service; OEM Defense
Photo by Palmer; Lewis Studio.



Additions



Plumbing



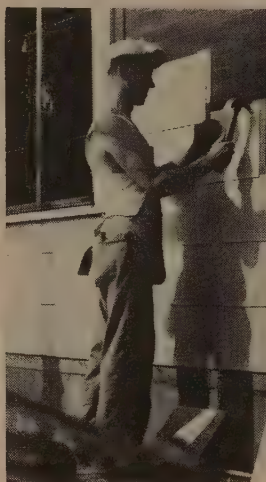
Re-wiring



Heating



Attic expansion



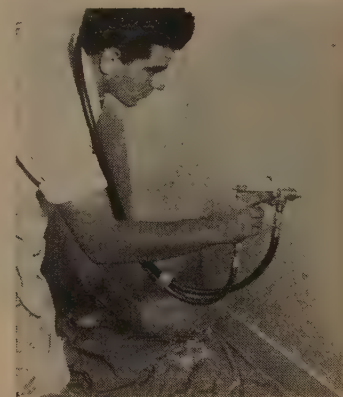
Siding



Basement finishing



Roofing



Interior resurfacing

"One-stop Home Improvement" means:

One contract covering all work and all crafts

Today in many cities the home owner who wants his old-style kitchen modernized must first find, then bargain with, then wait for, a succession of plumbers, carpenters, electricians and cabinet makers, each of whose bills he must finally reckon with. If in some areas better service is available for kitchen jobs, it still may not be for bathrooms, family rooms, added bedrooms or other improvements. The one-stopper's one contract gives him his strongest sales tool.

The general contract covers all the work, whether done by employees or subcontractors. It can include heating, landscaping, insulations, patios, re-wiring, painting, flooring, air-conditioning, built-ins, garages and carports, added rooms, plumbing, attic expansion. The one-stop operator may also contract for extensive remodeling that requires the professional services of an architect.

before



ARCHITECT: J. W. Everhard

after



To make old house seem lower, architect cut off front dormer, emphasized horizontal lines, brought in 100 cu. yards of fill to raise front grade

for small jobs or complete remodeling



George L. Wetzel



This kitchen remodeling, unlike the major remodeling at top of page, is typical of many one-stop jobs



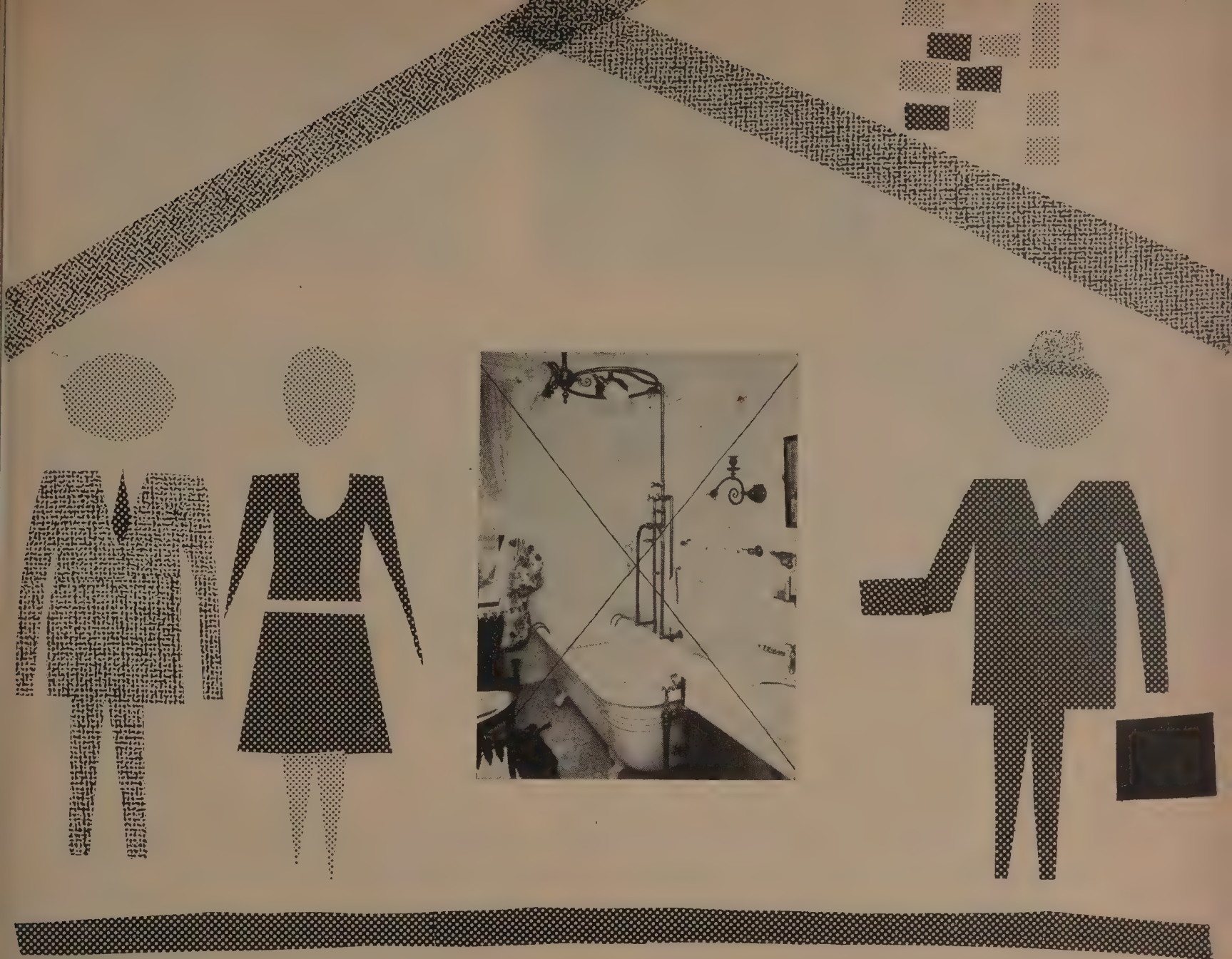
"One-stop Home Improvement" means:

Up-to-date merchandising methods

Home owners who like living where they are but want to improve their homes frequently do not know how to go about it. Sometimes they buy a how-to book and struggle along on their own. More often they just put off doing anything.

What these home owners need is a home improvement center on Main Street like the one illustrated above. Here they should be able to pick materials, get adequate design service, arrange sound financing and then sign a single contract for the job.

A Main Street location is as necessary for a one-stop home improvement firm as it is for a bank, a car dealer or any other important local business. That location carries prestige, implies stability. For some time to come the one-stopper will be handicapped by a distrust of modernizers that is an aftermath of the recent dynamiter exposé. That distrust can largely be dispelled by an attractive and serviceable place of business on Main Street.



and salesmen who are more than order takers

Many home improvement jobs must be *sold* and the successful one-stop operator needs outside salesmen as well as a Main Street location. Otherwise he is likely to miss a big part of his market. As New Jersey's Peter Johnson of Teaneck, points out, "A good salesman can sell several jobs to a home owner, jobs that need doing. He goes in to talk about roofing or re-wiring and comes out with an order to complete an unfinished attic."

Even a large one-stop center needs only two or three creative salesmen to build a thriving business. If they are to serve the public well, these men need enough training in design to give them a grasp of basic principles. And they need sufficient practical experience to enable them to give the home owner dependable advice on what needs doing and what is better left alone. Above all, these salesmen must be realistic estimators who know how to figure jobs in a field that is notoriously difficult.



Old kitchen is modernized . . .



and opened up to dining-living area

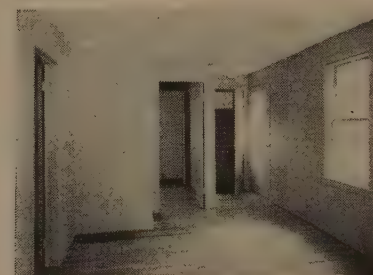
Photos: George L. Wetzel



Old two-family dwelling in Rochester, N. Y. was remodeled into one-family home by Joseph Entress



Kitchen made over into . . .



new large living room

Typical old-fashioned bathroom . . .



becomes modern partitioned bathroom



"One-stop Home Improvement" means:

before

after

A complete business in itself

There are thousands of jobs like those above available to one-stoppers in every city. Demand for home improvement promises to be great for so long that it can easily support one-stop service as a separate business, dependent on no other source of revenue.

Harold Hammerman, a remodeling contractor in Los Angeles for 17 years, does about 500 improvement jobs a year. His work covers all types of improvement. His remodeled house, shown at left, won NAREB's first prize for modernization a year ago. His Allied Builders Co. keeps 20 to 40 jobs going at one time. His own crews do the carpentry, masonry, plastering and cabinet work. The rest he sub-contracts. He offers design assistance, arranges for financing and handles all the work on a single contract.





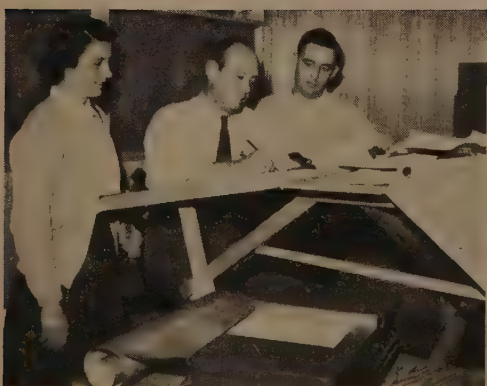
LOCATION: Ruxton, Md.
COOPER WALKER, owner and contractor
STEBBINS-ANDERSON CO., design

after



Photography by Patton

or one department of a broader business



Many lumber dealers, builders and others in the housing field already operate special departments that provide a one-stop home improvement service. Such service, as part of a broader business set-up, may prove to be the answer in many communities. In Towson, Md. the Stebbins-Anderson Co.'s sales volume gained 10% the first year it went into home improvement. Although this lumber company provides design service, as the pictures at top and left show, it has not yet developed this new department into a full-scale one-stop operation.

The National Retail Lumber Dealers Assn. counsels its members: "The further the dealer is willing to go in meeting the customer's full needs the more extra business he builds up. He should 1) arrange for details 2) handle any remodeling 3) assume responsibility for results.



"One-stop Home Improvement" means:

Well-designed "packages" to meet common needs

Houses like those above offer one-stoppers a special opportunity. For thousands of families the post-war house is now too small. Too often when garages or rooms are added they are neither good looking nor low in cost.

For these owners, the one-stopper can fill a real need with a package offer, planned to meet a common problem. He can provide a variety of designs worked out with an architect and engineered for substantial savings in cost. This kind of service is offered in Pennsylvania by Daniel O'Reilly's Levittown Home Improvement Center, two of whose popular units are shown below.

Look Magazine



Additions to houses in Levittown must meet architectural standards of central committee, generally look well

"One-stop Home Improvement" needs:

Better design

"The architect is now sadly missing on most modernization and rehabilitation work. As a result, most modernization is corny and contributes less than its cost to the value of the house or the improvement of the neighborhood."

So agreed all the home building industry leaders at HOUSE & HOME's now famous rehabilitation Round Table (Oct. '55 issue).

Better design and better taste are just about our No. 1 needs if we are to profit by a bigger and better home improvement program. But here are some obvious truths we should face:

1. Few home owners can get the design help they need on a \$1,000 home improvement job from architects in private practice.
2. Few architects in private practice can offer their kind of design help for a fee even one family in 50 would be likely to pay.

Here is a big opportunity for the one-stop home improver

However much most home improvement needs better design, it seldom needs the kind of design service a new house requires. For example:

1. Detailed drawings are often worse than useless. What you need is a good carpenter who knows how to meet conditions as he finds them.
2. Modernization is mostly a cover-up job, which is just the reverse of most good architectural practice. Modernization means trying to make an old house look like what it is not—a new house. So perhaps the first rule of home improvement is "try to let the structure alone. Don't go into the walls. Just cover them up."

What home improvement needs is not accurate details and sound structure, but some good professional advice about good taste, about color selection, about how to avoid common mistakes, about what to tell the carpenter to do.

Every one-stop home improvement operator should have a smart young architect or designer on his staff. Every one-stop home improvement operator should have a consultation tie-up with a top flight architectural firm. And every one-stop modernizer should have his staff architect and his design consultant run a regular design training program for his salesmen, so they can avoid the worst design mistakes if they lay out and sell the whole job on the first call.

For the difference good design can make in home improvement, see the next 17 pages.

"One-stop Home Improvement" needs:

Better finance

Home improvement is currently running 5% behind last year and the loss is concentrated in FHA Title 1 loans which are down 31%.

Total installment credit written this year for home improvement amounts to only \$1,245,000,000, of which \$891,000,000 is Title 1 and \$5,000,000 VA. The remaining \$349,000,000 was loaned without insurance.

News like this, coming on the eve of Home Improvement Year, emphasizes the problem that must be solved before fix-up reaches the volume its friends anticipate. The problem: how to draw on a small part of the nation's housing equity to protect the whole investment from obsolescence.

No better answer has yet appeared than the one given two years ago by HOUSE & HOME's Housing Conservation Round Table:

"Home owners need something much better than the three-year, \$2,500 personal loan at 9.7% interest that FHA now offers under Title 1. The rate is too high, the term is too short and the limit is apt to prove too small to encourage all the maintenance and improvement that is needed."

"For home owners the ideal financing instrument is the open-end mortgage, which is now approved by the Veterans' Administration and available on conventional loans offered by almost all savings and loan associations and by many large institutional lenders. It is high time Congress amended the National Housing Act to let FHA work out procedures to extend its insurance to open-end mortgages too."

Congress acted promptly on that Round Table recommendation and approved the open-end plan for FHA. But so far FHA has open-ended only ten mortgages for a total re-advance of \$17,000.

One-stop home improvement *should* mean much better financing than is now commonly available. The spirit of the Round Table recommendations urgently needs realization.



Lionel Freedman

GOOD DESIGN

Remodeling: Architect Dan Kiley deepened overhangs, enlarged windows, cleaned facade



FOR HOME IMPROVEMENT

What is home improvement?

Home improvement is not "first aid". It does not mean patching a leak in the roof, replacing a rotting stud, or propping up a sagging floor. Home improvement is the next step past this patch-up stage. It may be no more than a complete repaint job—or it may involve turning the whole house upside down and inside out. It can even mean a major addition.

Any good journeyman knows how to give first aid treatment to an old house. But all except the simplest home improvement involves *some* understanding of basic design principles.

What are the problems?

A lot of houses built *after* 1930 are now too small for the bigger families and the more numerous possessions of 1956.

Most houses built *before* 1930 may be big enough, but chances are that they are too unwieldy for 1956 and need renewing.

There is give or take in the 1930 date-line. But most home improvement must solve one or *both* of these problems:

1. *How to make big ones out of small ones* (i.e. the problem of the house built, roughly, between 1930 and 1950) and

2. *How to make new ones out of old ones* (i.e. the problem of renewing the pre-1930 house).

How to make big ones out of small ones

The too-small house may be too small in its over-all cubage or in its individual features. Or it may be too small in both.

Over-all smallness calls for additions or expansion—and we will show ways of adding living rooms, bedrooms, carports, garages, porches, attics and the rest (pp. 130-144).

Smallness in features calls for more ingenious solutions. Sample problems: how to turn small windows into big glass walls

(p. 136); how to turn two small rooms into one big room (pp. 134-135); how to add to insufficient storage space (p. 132). All these are typical problems that arise again and again. All involve a knowledge of design.

How to make new ones out of old ones

Often a "shoe shine" will do wonders to renew a house. But sometimes a "shoe shine"—however bright—is not enough.

Here are some of the things that may be organically wrong with the too-old house:

- It may have a too-old kitchen (p. 140) or a too-old bath (p. 142).
- It may be under-wired for the amount of electric equipment we will use in 1956.
- Its lighting may be out of date (p. 143) because, today, we light our rooms from base outlets rather than chandeliers.
- And it may need some fundamental renewal in its heating, plumbing, air conditioning.

These are some of the equipment problems that may arise in the too-old house. Here are some of the plan problems:

- Back-yard living is fast replacing the old front-porch living. Result: the kitchen-porch and the rocking-chair front porch may need swapping around.
- For the same reasons, the front living room of yesterday may have to be turned around to face the new back-yard living areas.
- The family room is becoming almost as essential as the living room, and the basement is not the best place to put it. Solution: basic replanning or an addition.

Is all this worth the cost? Every case must be answered on its own merits. But at a time when new houses sell for \$15 a sq. ft. and more, even an old shell, in good condition, that costs a mere fraction of that may be worth renewing—and extensively.

What are the principles of better home improvement?

Basic principles of good design never change, and here are some of them, applied to home improvement:

If you want a small house to look bigger:

- Simplify its facades (don't turn them into patchwork quilts).
- Line up its window and door openings (don't stagger them to look like the smile on a Halloween pumpkin).
- Stick to one or two facing materials (stay away from banana splits).
- Stretch the facade horizontally, particularly if the house is only 1 or 1½ stories high. In 1-story additions to 2-story houses, consider using a flat roof and line up its broad fascia with existing window and door heads.

In short, keep the house calm. Play down existing gimcrack; you'd be surprised how many mistakes (inside and out) you can just "paint out" with a single color.

If you add to a small house:

- Integrate the roof line—at least line up the fascia.
- Integrate facade materials, window and door heads, colors, baselines.

To refinish the house follow the additive principle

- Don't cut into existing walls, partitions, ceilings, floors. Fur out from the old wall, ceiling or floor surface and superimpose your new finish. That way you can cover up old trim (instead of stripping it off and then patching up the damage), and that way, too, you can conceal your new wiring, plumbing, heating, air conditioning. So—

If you want to re-equip your house:

- Follow the same additive principle, and for the reasons stated above.

These are the generalizations. For specific problems and some "good design" solutions

Courtesy Sunset



... by adding a 300 sq. ft. living room

While new wing is entirely modern, similarity of roof pitches unifies old and new parts of this house (see below). Architects: Chiarelli & Kirk.

1. SMALL HOUSES

INTO BIG HOUSES . . .





... by adding a porch

Ben Schnall



Old house, built in 1950, had simple shed roof, which made integration of new porch very easy. Screened porch is a good (and inexpensive) play room for half the year. Architect: H. T. Aspinwall.

Chas. R. Pearson



... by adding a family room

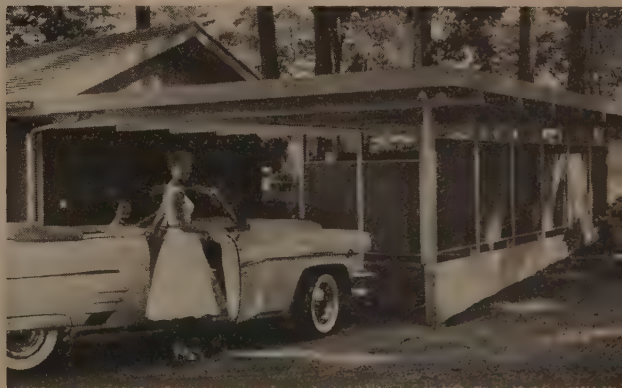


Because original house was $2\frac{1}{2}$ stories high, the architects had no chance to relate roof lines, chose a flat roof and lined its fascia up with existing window heads. Architects: Huson Jackson & F. Frederick Bruck.

Bickel (Courtesy: Douglas Fir Plywood Assn.)



... by adding a carport



Double carport is a post-and-beam structure with a flat roof. Note that roof fascias of original house and carport line up, thus minimizing break between old and new.



Photos: George Stille

2. SMALL SPACE INTO BIG SPACE . . .

. . . by removing old partitions

Opening up the stairwell, Architect Carl A. Strauss gave this old house an entirely new sense of spaciousness. Space-divisions are light (free-standing closet, wire rail, etc.) rather than massive.



F. S. Lincoln



Ben Schnall



. . . by making stairs disappear

Stairs take up a lot of space, but need not look as if they do. These, by Joseph Aronson, and Barnes & Noyes, respectively, prove that where space is tight, stairs can be made to disappear.



Ben Schnall

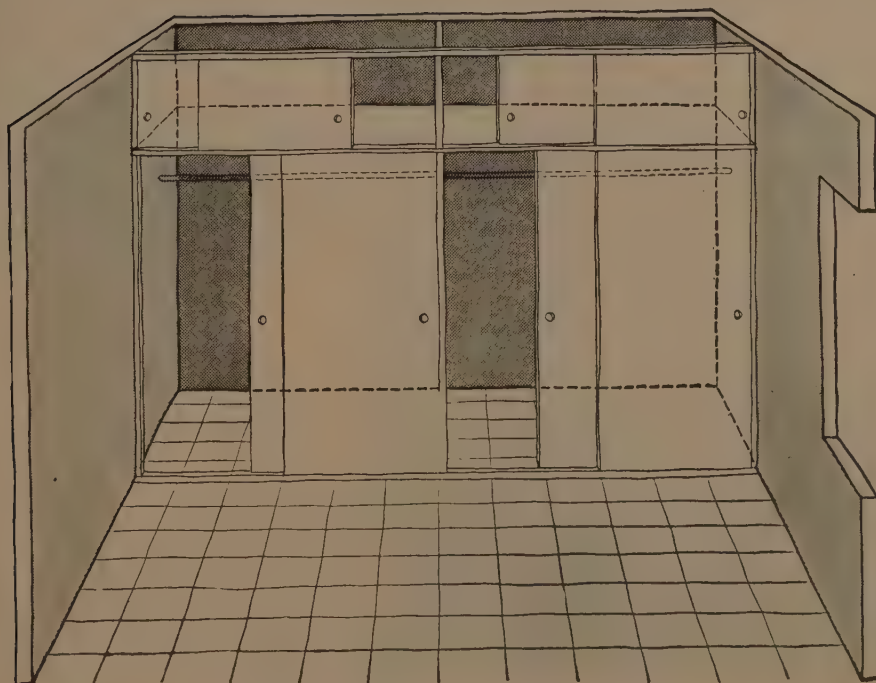
3. SMALL STORAGE INTO BIG STORAGE . . .

The New York Times



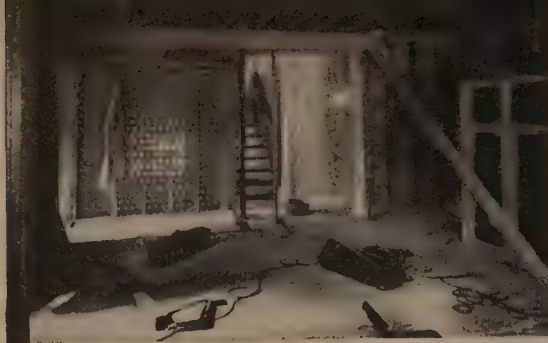
. . . by filling in around a fireplace

Most fireplaces project 12" or more into a room—which is half the depth of a good closet. This built-in storage unit makes use of those useless recesses, includes built-in drawers, shelves, hanging space, and dead storage. Designer P. Blake.



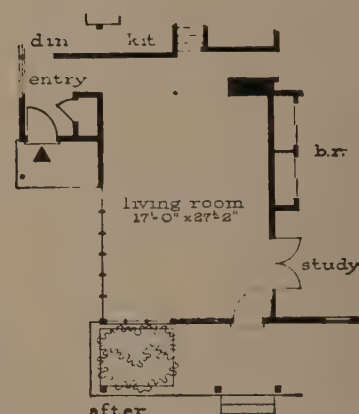
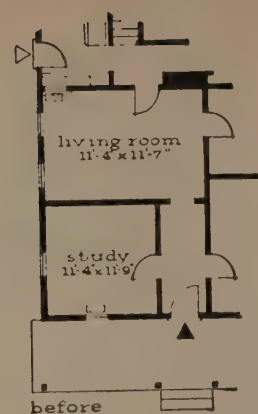
. . . by slicing 2' off the end of a room

Several manufacturers now make ceiling-height, prefabricated storage wall fronts, complete with sliding doors, jambs, heads, and base. The easiest and cheapest way to get more storage space is to erect such prefabricated fronts 2' out from the end wall of any room that needs storage. Shelves, rods, etc., can be put up behind these fronts at will.



4. SMALL ROOMS INTO BIG ROOMS . . .

Kertesz (Courtesy: House & Garden)



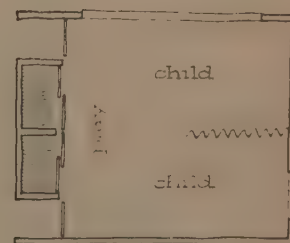
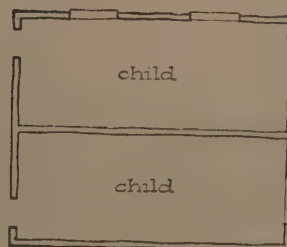
. . . by tearing out a few partitions

Commonest remodeling problem involves merging two or more rooms into one big living or family area. If this means removing nonstructural partitions, there's no problem. If it calls for structural changes, then cropped beams (wood, steel-reinforced, or steel) will generally do the trick—as in this case. Architect: Giorgio Cavaglieri.



... by using a folding partition

Children's small bedrooms are almost useless in daytime—but can be turned into a highly useful daytime play-area if you replace the partition between them with a folding or sliding wall. Architects: Fehr & Granger.





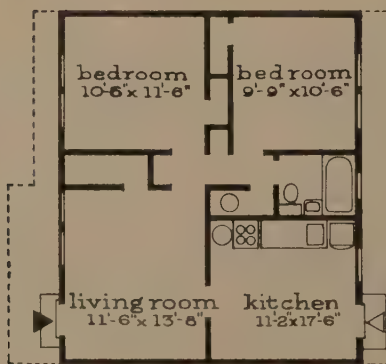
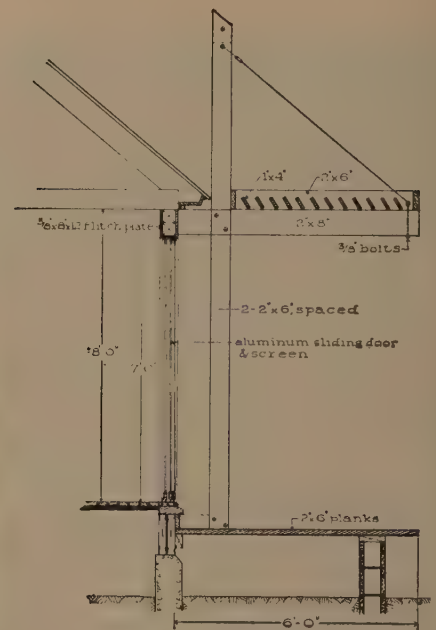
5. SMALL WINDOWS INTO BIG WINDOWS . . .

Hans Namuth

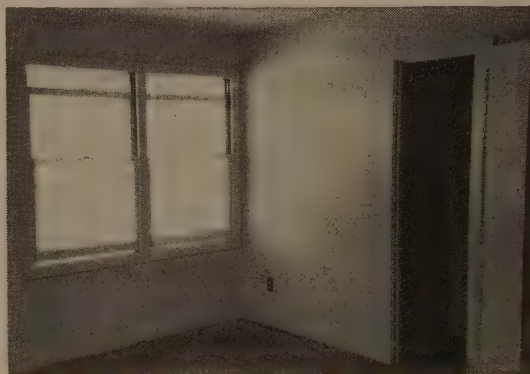


. . . by using sliding glass doors

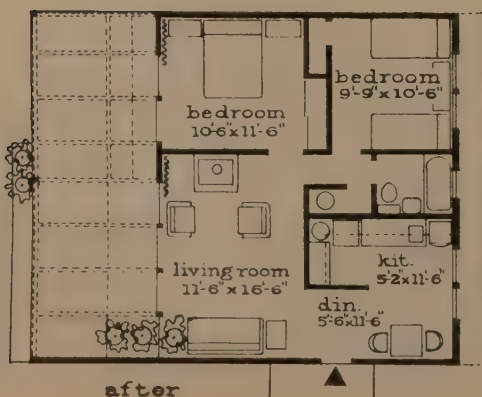
Three double-hung windows were replaced by a stock, 10' wide, sliding glass door. Because the glass wall needed sun protection, and it seemed best not to extend the roof, a sun-shade was added. Designer: P. Blake.



before



Morley Baer

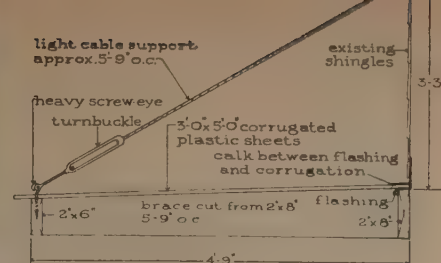


after



. . . by opening up the whole wall

Here the entire side wall of the old room was removed and replaced by a glass wall with glass doors, all under a continuous, new lintel. Existing overhangs provided sufficient sun protection. Note that the plan of the original is the typical American 2-bedroom house of the '30s and '40s. Designer: Peter Rocchia.



6. SMALL PORCH INTO BIG PORCH . . .

. . . by knocking out the railing

Posts and railings on porches often rot away before anything else goes. In this remodeling, Architect Carl A. Strauss removed everything except the floor, then suspended a new, translucent porch roof from the house wall. Result: a much wider (and brighter) porch.

. . . by extending side wall and roof

The elongated sidewall effectively ties together indoor and outdoor living areas, thus turns this new porch into a major asset. Incidentally, the original shell of this house, complete with major fixtures and appliances, was bought from the Government for \$425. Moving the shell and all remodeling costs brought the total up to a little over \$3,600—for which designer Peter Rocchia got the handsome “new” house shown below (and opposite).



Morley Baer



7. OLD FACADES INTO NEW FACADES . . .

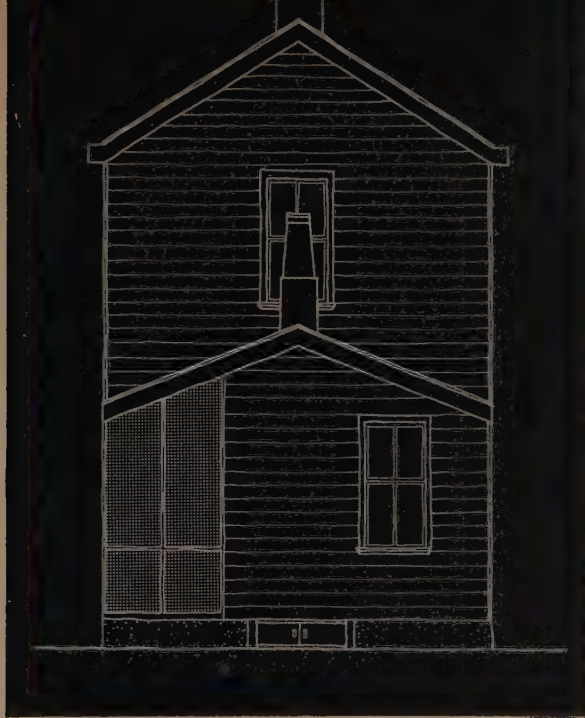


George Stille

. . . by superimposing a new balcony

Top floor dormers were eliminated, small windows were replaced by large glass walls, and spacious balconies were added to permit outdoor living on every floor. Architect: Carl A. Strauss.





... by opening up the whole end wall

Replacing a whole gable-end wall with glass is not a new device, but the idea of giving the new glass wall some necessary protection is fresh—and handsomely demonstrated here by Designer John Garber in his own house.

OLD FACADES

INTO NEW FACADES . . .

... by turning the attic into a full top floor

Dormers often complicate the appearance of a facade, so Designer John Van Koert expanded the whole attic floor, eliminated the dormers, and made the new top floor windows part of the over-all exterior. This required structural changes to alter the roof pitch, but in old houses with roofs in need of repair anyway this type of remodeling may be less expensive than expected.

Richard H. Wheeler



Rodney McCay Morgan—Photolog

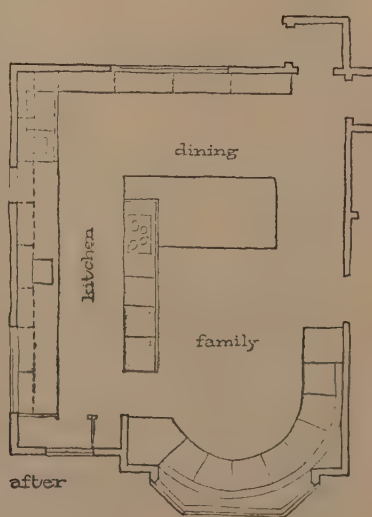
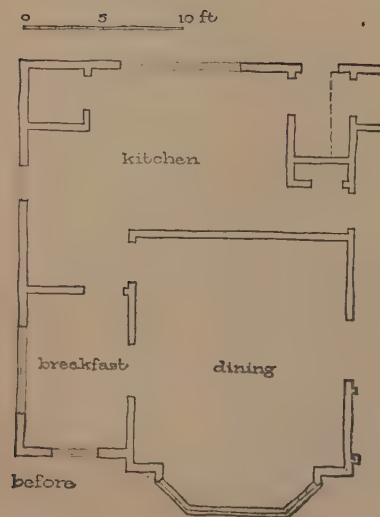




8. OLD KITCHEN INTO NEW KITCHEN . . .



Esra Stoller (Courtesy Holiday)



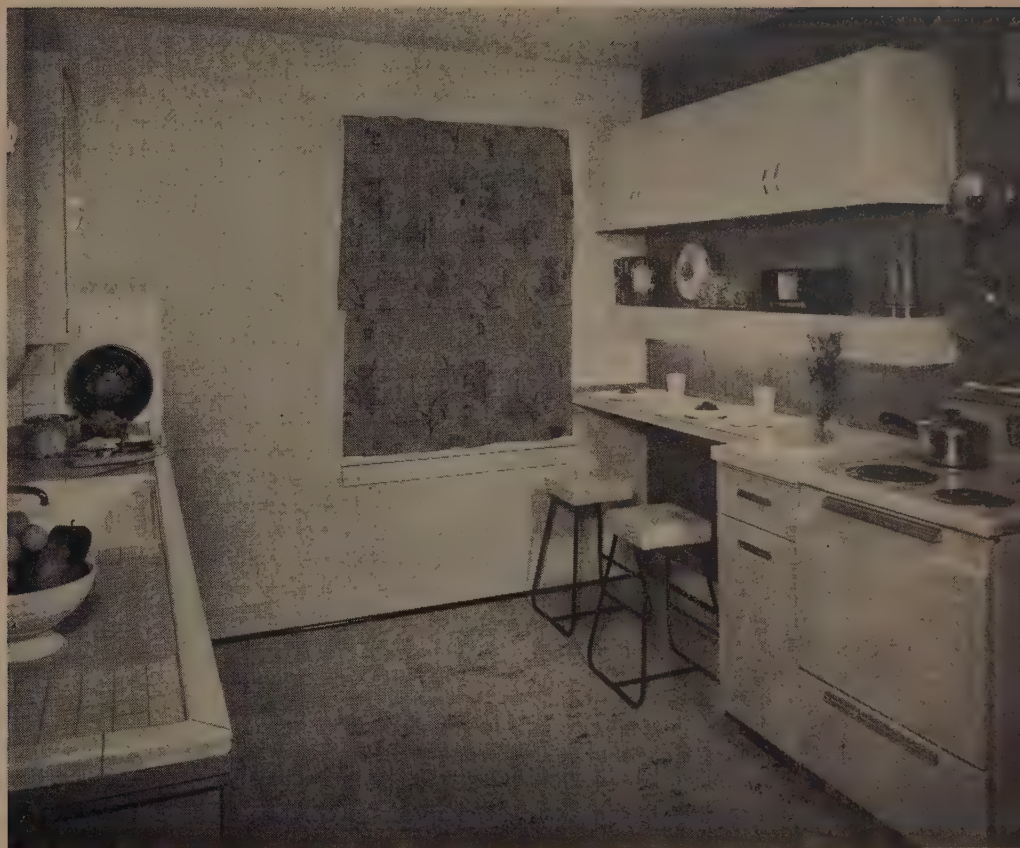
. . . by turning it into a family room

The biggest change in kitchens is from the single-purpose "cooking room" to the multipurpose "family room". And as the kitchen has moved into the living area, bright colors and warm textures have been added to make it look less mechanical. To renew an old kitchen, Architect George Nelson here not only replaced outmoded equipment; he also tore down several old partitions, merged the dining and breakfast rooms with the kitchen proper to form a single, spacious, multipurpose family room in which the new kitchen equipment is part and parcel of the furnishings.



... by adding snack bar, new equipment

The "snack bar" counter has replaced the old breakfast nook, is now a very popular and useful feature of many new kitchens. It can be duplicated without trouble in an old house as well.



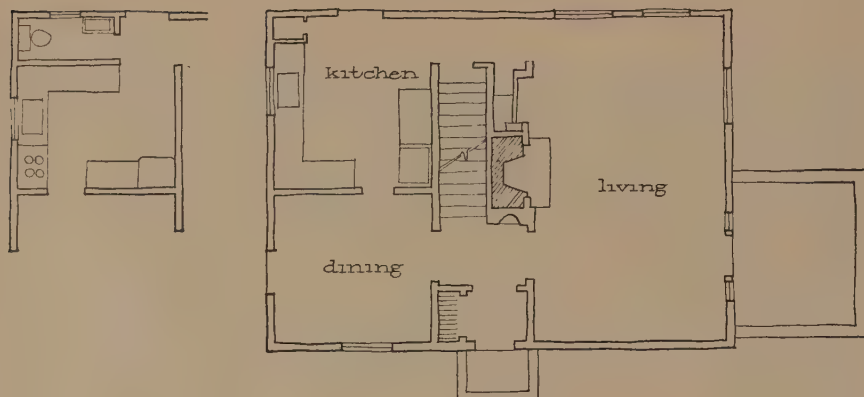
Morley Baer



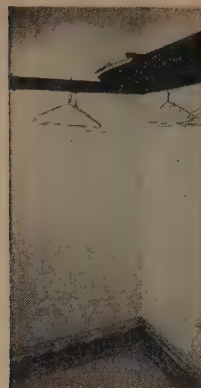
... by building-in existing fixtures

The simplest way to give an old kitchen a modern look is to make it appear "built-in." By building a new cabinet around the old sink, by adding built-in lighting, and by designing new cabinets to go along with existing units, Designer Peter Rocchia inexpensively brought this old kitchen up to date.

9. OLD CLOSETS INTO NEW BATHS . . .



Hedrich-Blesing



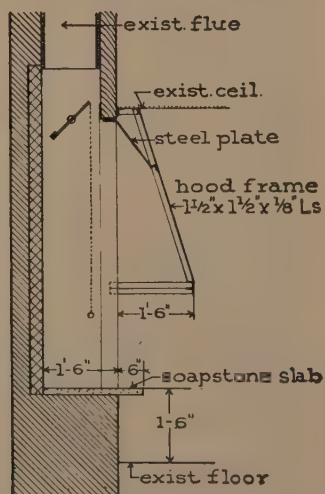
... to answer a common remodeling need
Many old 2-story houses lack a downstairs bath (or half-bath). Often such houses were so tightly planned that it takes plenty of ingenuity to find the necessary space for one. Here is a typical old-house plan, showing how space *can* be found for a downstairs bath if you look hard enough. Any good-sized coat closet will accommodate a toilet and a small lavatory, and most walk-in closets will take a shower as well.

Ben Schnall



... by raising hearth,
adding damper and hood
Many old fireplaces don't work properly and are inconvenient to clean. Here Architect Robert H. Rosenberg removed an old mantle, raised the hearth for easier cleaning, replaced the old smoke shelf with a new damper, and added a black iron hood. He also used the recess on one side of the chimney for a new storage closet.

10. OLD FIREPLACE INTO NEW FIREPLACE . . .



11. OLD LIGHTING

INTO NEW LIGHTING . . .



. . . by bringing the fixtures closer to earth

Old-fashioned lighting consisted largely of chandeliers and other ceiling fixtures, high wall brackets, plus a few tall lamps. Modern lighting does away almost entirely with ceiling outlets, uses few (and low) wall brackets, and relies mainly on low lamps and base outlets. This lower lighting accents horizontality, makes small rooms look larger. For one example, see bottom of page. Architect (for modern room) : Lucille Bryant Raport.

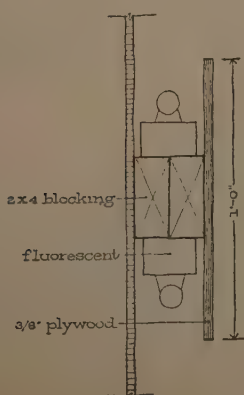


Ben Schnall



. . . by using built-in lighting devices

Here is a simple built-in fixture that washes the wall with light, produces pleasant over-all illumination and makes the room seem bigger. This sort of fixture can be applied over most old partitions. A variation of the same detail can be used as a "lighting fascia" over curtain tracks. Architect: I. M. Pei.



Julius Shulman



Morley Baer



... as demonstrated in this startling "before and after" comparison of Designer Peter Rocchia's government surplus house. While this is an admittedly extreme example of what home improvement can do, it does suggest the part that good design can play next year in revamping some of our more dilapidated structures.

To sum up:

GOOD DESIGN CAN DO WONDERS FOR ANY OLD HOUSE

Morley Baer



Here is why **Merchant Builders and Realtors** **will have to get in on home improvement**

The big change that will plunge the merchant builders and realtors into home improvement on a one-stop basis is the growing use of trade-ins.

Ten years from now trade-ins on used houses will be almost as common as trade-ins on used cars. Many merchant builders will fight this change, but they fight it at their peril. Without trade-ins they will miss the big new market—a market bigger and richer than any we have known. They will find themselves stuck in the old market, selling (as now) mostly to three groups whose home buying power averages well below the national average—renters, newlyweds, and migrants from other states.

The new bonanza market is not among these families who find it hard to make down payments. It is not among families who find it hard to meet FHA income requirements. The new bonanza market is among the millions who are newly prosperous—the millions who could afford a much nicer way of life if they were not stuck with an old home bought when their income was much less. The low priced house market gets smaller every year as millions of families increase their earnings and move up into the higher priced market. By 1960 there will be 6,000,000 more families than now who can afford over \$12,500 for a better home, 2,500,000 more families than now who can afford over \$17,500 for a better home.

Not enough of them will buy these better homes unless we make it easy for them to free themselves of their old homes—as the auto dealer makes it easy to get rid of your old car.

Trade-ins are the key to the trading-up market, the better price market, the biggest market of all

Trade-ins can bring more money into the new house market than ever before, for they will let us tap America's \$100 billion housing equity for down payments on new homes.

Trade-ins, in brief, offer such a great new money-making opportunity that builders who don't get in on trade-ins soon will find someone else has gotten there first.

Trade-ins also offer a big new potential for home improvement, for everyone knows a used house, like a used car, will bring a better price if it is first shined up for re-sale and put in good working order. So as trade-ins speed up the turnover in used houses they will also:

1. Speed up home improvement.
2. Make the merchant builder lend his know-how to cut home improvement costs and so take a part in one-stop home improvement.

Because trade-ins give both the merchant builder and the realtor a more important role in home improvement, we are including in this home improvement preview the report of a trade-in Round Table which brought together the most successful trade-in operators among both the builders and the realtors. We believe their advice and suggestions deserve the most careful study.

With the Round Table we also present case studies of how trade-in works to build bigger profits from better houses for both builders and realtors.



Photos: Times

Round Table offers trade-in advice



The panel

BUILDERS

ALAN BROCKBANK, Salt Lake City
EDWARD CAHR, Washington, D.C.
ALLEN K. DAVIDHEISER, Pottstown, Pa.
FLOYD KIMBROUGH, Jackson, Miss.
LELAND G. LEE JR., Dallas
IRVING ROSE JR., Detroit
RUSSELL SHOWALTER, Oklahoma City
JOHN R. WORTHMAN, Fort Wayne

REALTORS

JOHN G. CLARKE, Portland, Ore.
LYN E. DAVIS, Dallas
SIDNEY Z. MENSCH, Washington, D.C.
MAL SHERMAN, Baltimore

LENDERS

FRANK FLYNN, Lafayette, Ind.
National Homes Acceptance Corp.

NATIONAL ASSOCIATION OF HOME BUILDERS

HUGH ASKEW, director
Mortgage Finance Committee

OBSERVERS

NEIL CONNOR, chief architect, FHA
ALFRED W. JARCHOW, chief technical officer
Underwriters Division, FHA
ELDON FOX, Minneapolis Honeywell
Regulator Co.
GEORGE JOHNSON, New York
Dime Savings Bank of Brooklyn

MODERATOR

P. I. PRENTICE, editor and publisher
HOUSE & HOME

Trade-ins can open a great new market

If more builders knew more about trade-ins there would be:

1. a lot less foolish talk about how hard they are to handle, and
2. a lot more builders willing and eager to trade

Today most builders are afraid to trade. They are afraid of the unknown, afraid trading will booby trap them in many unknown problems. Again and again we hear builders say: "As long as we can sell houses without trade-ins we'd be crazy to take on such a headache."

The truth is that when you know how, trading is easy, and trading can make it easier 1) to sell your new houses, and 2) to finance your new houses.

Nine times out of ten you can get the benefits of trading without actually having to go through with the trade

And don't worry about the tenth time, when you do have to take the used house in. In proportion to the time, effort, and capital required you can usually make more money on a quick resale of the used house than on the new house you spent months planning, financing, and building.

We know whereof we speak; we speak from experience. We are pioneers of trade-ins. We have used trades to sell thousands of houses. We know most of the pitfalls and the booby traps; we have learned the hard way how to avoid them.

We also know the profits trade-in offers. We can tell you trade-in works from coast to coast—from Baltimore and Philadelphia to Portland and Seattle; from Dallas to Detroit. We can tell you trade-in makes your mortgage problem easier. We can tell you trade-in makes selling easier in every price class. It is most important—in fact, almost essential—in the over-\$15,000 market, where three prospects out of four already own a home.

The average renter family moves once every two or three years. We believe the average home-owning family would move and buy a new house about once every five years if trade-in were widely used to make it easy. This would tap a whole new market for the home builders, who now sell most of their houses to the minority who rent.

Before trade-ins become big business we need four things (also, p. 150)

1. It would be a great help if the commercial banks could make good "floor financing" available for trade-in houses as it now is for trade-in cars.
2. It would be a great help if FHA would speed up its used-house appraisals and modify its now costly requirements for trade-in financing.
3. It would be a great help if VA would stand by its valuations longer than the present 60 days.
4. It would be a great help if realtors could set up used house exchanges to give trade-in a broader base. **But right now . . .**



KIMBROUGH

We have to trade to stay in business.



CLARKE

You're just implementing doing what comes naturally.



LEE

We watch our stock just like a used-car dealer. If we get too many on hand, we unload them.

Round Table gives you 15 guides to show the way to trade-in profits



ROSE

Trade-ins can help most builders sell more houses at better prices with easier financing if they will profit by our experience and follow our advice on these 15 points:

Advice No. 1

Don't try to go it alone. Don't try to handle trade-ins all by yourself. Team up first with a smart realtor and let him do most of the work (and make a good commission) on the used house re-sale.

Reselling old houses is most realtors' No. 1 business. It calls for a very different sales technique from the technique that sells new houses. And even if you have your own real estate department don't forget that the used house may be located miles away from where you are building, and you will need multiple listing to get every realtor in town working on all your re-sales for you.

Advice No. 2

Don't trade for the sake of trading. Trades can be profitable, but never forget that your real business is building and selling new houses; never forget that your real reason for trading is to sell your new houses easier and quicker.

Around most cities most of the better-house prospects already own a home and hesitate to buy a new and better one for fear they may find themselves stuck with two houses. Your purpose in trading is to open up a big new market among these owners.

Advice No. 3

Don't try to make a fixed price deal to buy in the old house. That would make your new house sale harder for you instead of easier, for it would create a double price resistance in your prospect's mind: price resistance to your offer on the old house added to his inevitable price resistance to what you are asking for the new.

Advice No. 4

Offer an upset price instead. Suggest to your buyer you will do everything you know how to help him get the price he wants for the old house (often this is much more than it is worth, much more than he will eventually have to accept). Make your trade-in deal on a helping hand basis. Tell him you will stand back of him. Leave him free to sell his house for the best price he can get, but give him your guarantee that if he can't get his price within a stated period you will take the house off his hands at a fair predetermined figure. This will enable him to sign a firm contract to buy your new house without worrying about the danger of holding his old house when the time comes close to delivery on the new one.

Advice No. 5

Get an outside appraisal. Don't antagonize your prospect by

asking him to accept your estimate of what his home is worth. Suggest an upset price based on a valuation to be placed on his house by an appraiser in whose judgment he will have confidence. In many cases it will be best to suggest trading on the basis of an FHA or VA appraisal, for the re-sale financing will usually have to be based on the VA or FHA valuation, especially in the lower price market.

Advice No. 6

Set the upset price at 80% to 90% of the appraisal. Houses up to \$10,000 are usually such standard products that the 90% offer will probably be safe. On a higher-priced house you are likely to need a bigger margin.

The advantage of offering 90% is that the higher the upset price the more likely your prospect is to accept your guarantee and sign up to buy your new house. The disadvantage of offering 90% is that you are more likely to find the used house dumped on your hands to sell, for 90% is almost as much as the prospect would realize (after paying 5% real estate commission) if he sold the house himself at the appraisal price. Consequently he would not have much incentive—perhaps not enough incentive—to make a real effort to sell the house himself.

Advice No. 7

Be prepared to come through with your upset price in about one case in ten. If your valuation was right you should still be able to make close to \$200 profit on a \$10,000 house trade-in even if your upset price offer was 90%. Of course this is less dollars than most builders expect to make on a new house sale, but it is a higher percentage on the time and money invested. Proportionately speaking, the re-sale of the trades you take can be the most profitable part of your business, at the same time that the trades are a major sales help on your new house volume. You make two profits instead of one.

Advice No. 8

Don't try to make money on every trade-in. If you do, you may get a reputation for not offering good value. You will find it more profitable in the long run to balance a few losses against your gains. A folder of documented trade-in losses will be well worth its cost in helping you make sales. Balance the losses against the profits.

Advice No. 9

Try to allow a full three or four months' lead time. You will usually need that long on the new house to build it from a model. You will almost always need that long on the old house to let

**BROCKBANK**

I think it is time to make 1960 houses today. The new houses are not exciting enough.

**DAVIS**

After a purchaser has been in the market for 30 days looking at houses, he knows as much about values as we do ourselves.

**DAVIDHEISER**

I have lost money on a few houses. We show people this record if they doubt our offer. So it pays occasionally to lose money on a house.

**CARR**

The number one problem is to get people to be realistic about the value of their houses.

time deflate the owner's exaggerated idea of what it is worth and then give him a month or two to find a buyer at a fair price.

Advice No. 10

Try never to take title to the trade-in house. That will involve you in many unnecessary transfer, legal and tax costs. If your new house buyer fails to sell his old house himself and holds you to your upset price, try to take a contract from him to sell the house to a third party, crediting the upset price against the new house purchase and allowing you to keep anything you net above the upset price as compensation for your part in first underwriting and then effecting the used house sale.

Advice No. 11

Study the tax angles carefully. The tax problem will differ from state to state, so we cannot offer any tax advice here that all traders would be safe in following. In many instances good tax advice from your tax counsel can save several hundred dollars on the deal.

Advice No. 12

Use the trade-in equity to cut your own financing costs. Most older houses in the lower price brackets have comparatively small mortgages, comparatively large equities. In a fair neighborhood, VA would guarantee a 98% mortgage on such a house (in practice, most lenders might not lend more than about 90%), or FHA would insure 88%. The cash provided by this refinancing should permit such a substantial down payment on the new house that you could finance the new house with no discount or at worst a small one; and the cost of high percentage financing on the trade-in house would be much less than the cost for high percentage financing on the new house because the mortgage would be much smaller.

For example: take the case of an old house appraised by VA at \$7,000 with a \$3,000 existing mortgage. VA would guarantee a new \$6,850 mortgage on such a property. After retiring the old mortgage and setting aside \$500 for the realtor's commission and other fees, this would leave \$3,350 for other fees and down payment toward the new house. This is more than double the cash FHA requires on a \$12,000 new house and more than FHA requires on a new \$18,000 house. It is enough to get conventional financing for a \$15,000 house. Mortgages with such a substantial down payment seldom cost a premium and go through much faster.

It is an old truism that "most of the money that goes into real estate comes out of real estate." Trade-in deals make that truism work directly instead of indirectly. They are the one best

way we know to make the old house equity immediately available to help the new house sale. And don't forget the total equity in existing single family houses is well over \$100 billion. That is more equity money than all the mortgages made on builders' houses since the war.

Advice No. 13

Give the used house owner every help you can in fixing up his property for re-sale. This is a point for close builder-realtor collaboration. The realtor's experience has taught him what fix-up will be most helpful to a quick sale and what fix-up would be a waste of money. The builder's experience has taught him how to get that fix-up done economically. The combined help they can give the used house owner in fixing up his home in order to get the best price at the lowest cost is one of the biggest inducements they can offer a used house owner to buy a new house on the basis of an upset price trade-in deal.

The cost of this fix-up should be included in the old house appraisal, and no fix-up should be done which will not add more than its cost to the re-sale value. The cost of the advisable fix-up will range from very little to as much as 15% of the probable selling price. It should be paid by the used-house owner, but sometimes the builder will find it necessary to help arrange or furnish financing for the improvement as an integral part of the trade-in deal.

Advice No. 14

Tie up with a trade-in dealer if you can. In quite a few communities a new type of business is growing up that is willing to pay cash for used houses at a percentage of the VA appraisal. A standby tie-up with such a dealer would be very valuable to a small builder. It would enable even a fairly large builder to follow a more confident course on trades, knowing he could cut his losses if he found himself overloaded with old houses.

If the valuation is right, a builder offering an 85% to 90% upset price should not have to go through with the trade-in deal in more than one case out of ten, for within three months the home owner should be able to make the sale for himself at a slightly higher price. Even so we believe more builders would undertake trades if they had a standby deal to minimize their contingent liability.

Advice No. 15

Don't hang on to a trade-in house. Tax, interest, and vacancy costs pile up too fast. If you can't get your price quickly, take what you can get and get out from under.

Better finance and used house exchanges recommended



WORTHMAN

If we have to take in a trade house, the real estate man gets no commission. He made no sale.



SHOWALTER

It just comes down to financing. I could do a lot more trading but I don't know how to finance them.



SHERMAN

We represent 14 builders and I dare say there isn't one who could work trades without a realtor.

Trade-ins are the best way we know to make the trading-up process work far better than it has ever worked before—to make it easy for home owners to move to better homes as their income increases. There are recorded instances where as many as six different houses have figured in the trade-in deal, with the building of one good new house enabling not one but six families to move to a nicer home.

Here are four changes in present practice that would make the trade-in trade-up process work better:

1. The commercial banks could be a great help if they were allowed to provide more adequate interim financing. They offer 100% financing for trade-in cars, but on short term financing for trade-in houses they are still limited to the same loan to value ratios that apply to long term mortgages for individual owners.

2. FHA could make "floor financing" available for trade-in deals if FHA could and would liberalize its interpretation of what a builder must do to qualify for a firm commitment on a used house.

Under the 1954 Housing Act, a builder who plans to fix up the old house can get interim financing for a trade-in deal up to 85% of the permanent mortgage FHA would be willing to insure on the improved property. For an 88% permanent mortgage, this would work out to 74.8%, which is a lot better than the short term financing most banks will offer without FHA. But up to now, this provision has proven unworkable because FHA has held it was the intent of Congress to authorize these advance commitments only when "a major improvement" is to be made. In practice we have found the local FHA offices often require for this financing an improvement so major that it would cost more than it would add to the re-sale value of the house.

We sympathize with the purpose of the 1954 Housing Act in seeking to encourage all practical improvements in the existing housing inventory. We agree that no old house should be given FHA insurance unless it is brought up to FHA minimum standards. We question only the wisdom of insisting on improvements that cost more than they increase market value.

3. VA could help by making its valuations good for six months. Present practice in some VA offices is to cut the VA valuation if the house is not sold within 60 days. This doubles the risk in trade-ins, for it often means the builder must accept the best price he can get within 60 days.

4. Realtors could help if they would set up used house exchanges in every community through which any home owner could use the equity in his present house as part payment for a new house from any builder (or for another used house). In Baltimore the Real Estate Board and the Home Builders Assn. are already working together on such a plan.

Eventually we hope this used house exchange can be put on a nationwide basis, so that even families moving from city to city or state to state can take advantage of the trade-in machinery too.

Bert France



Taking old houses like this in trade



sells more new houses like this

Leland Lee built 15 houses a year in Dallas until he started trading in 1953. Now he builds 100. Nearly every new house he sells involves a trade-in. Furthermore, he trades the hard way: only 3% of his trades are on the guarantee basis. All the rest are straight trades.

Before Lee accidentally started trading, he was building speculatively and doing a \$250,000 annual volume. Now he can sell *before* construction and his sales of new and "traded-in" houses totals \$2,500,000 a year.



Sale of this \$15,500 new house started chain of three trade-ins:



1. Buyers of new house traded this for \$11,500



2. Owners of this \$8,800 house bought Trade No. 1



3. Buyers of No. 2 traded this house for \$5,200. It was resold without a further trade.

This series of trades typifies many handled by Lee Construction Co. Not every trade-in on a new house sale starts a chain, but Builder Lee says trade-in chains bring him more profit in proportion to time and effort spent than any other part of his business. He gets extra commissions, has more chance to make a straight profit.

Here is how trade-ins made Lee a big builder

When Lee started trading he made three important discoveries:

1. He had many more prospects for his new houses.
2. He no longer had to build on speculation.
3. He could stretch his working capital much further.

All three changes resulted directly from the switch to trades and all three together account for Lee's almost overnight growth from a 15- to 100-house builder. But without the stretch in capital this expansion would have been difficult. Lee explains it this way:

"I had to tie up so much more cash per house when I built speculatively.

"For example, let us say the new house costs \$10,000. I would need to borrow \$7,000 on a speculative job and put up \$3,000 of my own. But now, by selling houses before I build them, I can take the buyer's contract to the bank and borrow \$9,500. I need only \$500 to build a house. I can build six times as many houses."

Trading requires small outlay of cash

"Furthermore," Lee says, "we need less money than you would think to finance the trade-ins we have to take title to. Three times out of four we find a buyer for the old house before the new one is ready, and the deals close together. We find the average home we take in requires about \$2,000 equity money. We have at least \$1,000 profit on the new house to work with, so we need only \$1,000 capital to acquire title. Thus we can handle 40 trade-in deals with only \$10,000 capital because we have to take in only ten."

Lee stresses the importance of weeding out unqualified prospects early in the negotiations. Each home owner wanting to trade first fills out a fact sheet (see pp. 154-155 for details). If the prospect passes the fact-sheet test Lee suggests that he get an independent appraisal of his old house and arrive at his own estimate of his net equity. Meanwhile, Lee's appraiser inspects the house and brings back a Polaroid picture of it. A credit check is made. Then the prospect is asked to come back ("you lose them over the phone"). "We make an offer after deductions for re-financing and a percentage of brokerage. It comes to about 10%. Lee does not haggle; he makes an offer and sticks to it.

House is fixed up when the owner moves out and Lee has possession.



Wisconsin builder sells 70% of his big new houses



by accepting trade-in houses like this

In Milwaukee, builder-realtor Robert Hoag has been trading for 15 years. About 70% of the 25 to 30 houses he builds in exclusive Fox Point and Whitefish Bay suburbs are "strictly trade-in deals".

Hoag built the house shown at the top of the page on speculation. He allowed the owner of the two-story house \$30,000 to apply on the \$60,000 ranch house. The older house was resold within a month.

On a trade involving a custom-built house, Hoag does not take title to the old house until the new one is ready. He puts

the old house on the market about 60 days before the new construction is completed and it usually takes 90 to 120 days to sell it. Hoag refrains from offering it sooner in order to spare the owner the nuisance of showing the house over a longer period. Most houses taken in are relatively new and require few repairs.

Hoag feels that trades are essential for any builder catering to the higher-price market, for almost all prospects, he says, must dispose of existing homes before they can seriously take steps to buy a new one.

How to start trading the guarantee way

A step-by-step guide based on other traders' experience

The guarantee, or upset price trading plan, the method most widely favored today by experienced traders, is generally considered the best one for beginners.

And if your first few trades grow naturally out of your regular sales effort—instead of being sought out or promoted by you—you will be starting your trading career the way some of today's most successful traders began theirs. It is best not to advertise that you trade until you have some experience behind you. But old traders say it will pay to have your trade-in plan well thought out and ready for use whenever the first opportunity occurs.

Some builders limit themselves to trading on built-to-order houses. Even if you do not stick to this rule, it is essential in early trading. The help three or four months' lead time can give you was stressed at HOUSE & HOME's Round Table and spelled out (Advice No. 9) in the report published on pp. 148-149. The Round Table members also urged you to establish a relationship with a local realtor (Advice No. 1) and you should do this before you make your first trade.

Trading off a mistake is no way to start

One of the quickest ways to fail at trading is to start by trying to unload an unsuccessful house. Realtor John Clarke of Portland, Ore., puts it this way: "Some people still think if you build a 'dog' and can't get rid of it any other way, you might try to trade it off. Our experience shows that to trade advantageously we must whet the customer's appetite by offering new houses with the very best architectural styling, professional decorating, landscaping and location."

Clarke's comment suggests another that can save wasted time and discouragement: always be sure the prospect is sold on buying your new house before you get serious about the old house he wants to give you in trade. Unless he is, chances are he will be unrealistic about the value of his present house and your negotiations will end nowhere.

Long-time traders also counsel you to make sure early in your dealings with a trade-in prospect that he understands and accepts your trade-in plan.

John Worthman of Fort Wayne, with more than 30 years of trading experience, says: "Selling the guarantee to trade plan has always been the easiest part of the operation." Your prospect will generally be quick to see that you alone are taking the risk. You are giving him time to get the top market price for his house. Your guarantee is simply an extension of credit. Many established traders use handout booklets to explain these and other advantages of their plan.

When to start talking about the prospect's house

When the prospect wants to buy your new house and is ready to use your trading plan, it is time to find out about his house. But even veteran traders reach agreements with only a percentage of their prospects, so it will probably not yet pay you to make an on-the-site inspection, let alone an appraisal.

The best way to find out about the prospect's old house, his equity in it and his credit standing is to ask him to fill out a questionnaire.

Trader Leland G. Lee, Jr. of Dallas uses a blank form that provides for the following information:

Name of home owner, his address and employer; business and residential phone numbers; how long employed and salary; the property he wants to buy and its price; his estimate of his home's value.

Description of property by owner: age of house; footage; lot size; utilities; streets; garage; windows; blinds; roof; drainboard; hot water heater; baths; fence; carpets; heating; doors; kitchen cabinets; clothes poles; washer connection; attic fan; breakfast area; major additions.

Financing data, lot number, block and addition; mortgage company and builder; original sales price and date; original loan, term; refinancing loan balance, date; repair loan, interest; insurance company.

Some prospects will give you a snapshot of their old house along with the completed

questionnaire. You will then be in a good position to weed out those who do not meet your trading requirements and to approach a *tentative* trading agreement with those who do.

At this stage of your negotiations, Trader Clarke points out, "It is not the price you offer for the old house that is important, it is the difference between the value of the old and the cost of the new that counts."

You will find you get a better reaction the minute you talk to the prospect about the difference, instead of about down payments. This way trade-in psychology works heavily in your favor.

The Round Table report gives you explicit advice on appraisals and upset price (Advice Nos. 5, 6 and 7). Some traders like to arrive at a tentative agreement (subject to confirmation) before the property is professionally appraised, credit is checked and other necessary formalities are completed. Others prefer to wait until these steps have been taken before making a definite offer.

Trading-in is not a give-away program

Whenever you make your definite offer, let it be your final one, experienced traders warn. Some home owners are expert traders in their own right. Don't let *yourself* be traded-up.

"I might give away \$500 to sell a house," Trader Lee says, "and before I know it I might be induced to give away another \$500. When you start giving away your money, before you know it you have given away all your profit."

Two fairly simple documents are frequently used to implement the trade-in agreement. The first is a straight contract covering the purchase of the site and construction of the new house. The provisions of this contract credit the owner's equity in his old house as his cash payment on the new one. The second document is a supplementary contract, tied to the first, setting forth the terms of the trade-in agreement—the builder's guarantee to buy

the old house at a specified price under specified conditions and the owner's agreement to sell under those conditions. The supplementary contract also provides for the possible sale of the house in the open market prior to the expiration of the guarantee period. In addition to these contracts, some traders require an escrow deed from the owner.

You have promised the owner to use your best efforts while the new house is building to help him sell his old house at a price higher than the guarantee (Round Table Advice No. 4). The fact that the owner continues to live in the house during the selling period is assurance that it will be kept in good condition for showing to prospective buyers. But many old houses need something done to make them more salable and the Round Table members are very definite on this point. They recommend that you "give the used house owner every help you can in fixing his property for re-sale" (Advice No. 13).

Two-thirds of trade-ins need some fix-up

John Worthman reports that about a third of traded-in houses need fix-up work amounting from 5 to 15% of the equity value. Another third require an expenditure of only about 5% and the remaining third have been kept by their owners in such good shape that nothing needs to be done to make them readily salable.

Some traders set a \$100 or \$200 fix-up limit on a house and always leave the work up to the owner. On the other hand, Alan Brockbank of Salt Lake City finds that home improvement on his trades is never less than \$300 and ranges up to \$8,500. His crews do all the work.

Whatever the need, the amount to be done must be closely estimated at the time of appraisal and reflected in the guarantee. Worthman recommends that the home owner be advised what to do as precisely as possible when mere shine-up is involved, and a repair crew recommended if the owner is not adept at the job.

The nontrader's biggest worry is over being stuck with guarantees he has to take

in. But experienced traders know that this is really not a problem, that you seldom have to take in a house and if you do, you rarely lose money on it.

"I am not worried," says Detroit's Irving Rose, "about the rare house I may have to take in and possibly lose money on, any more than I worry about the fact that I may build a model house in a subdivision where I have a lot of houses to sell and the model may cost me \$2,000 more than what I hope to sell it for. Because that model has helped move 99 other houses, I more than come out even. Some say, what if you have to take in a lot of houses? The thing is that it doesn't happen, and I see very little to worry about."

What to do if the old house doesn't sell

The long-time traders who took part in the Round Table have a lot of suggestions on what to do if your prospect's house hasn't sold before the new one is ready for him. If you follow their counsel (Advice Nos. 7, 8, 10 and 15, especially) you can be reasonably sure not to have any trading regrets.

The real reason for starting to trade on a small-scale is to get experience. If you start by using trading as a help with the prospects who come to you, in time you can use it to reach for people who otherwise would never dream of buying a new house.

"I believe 50% of home owners will consider trade-ins now," says trader Worthman. "If you doubt this, just run an ad about trade-ins or, better still, start a mail campaign or a door-to-door solicitation down any average street. The insurance and automobile people know how to create prospects. This is an art home builders should learn. It is time for us to try calling on potential prospects rather than waiting for them to come in."

Costly repairs are rare on trade-in houses. The examples shown here represent a moderately costly improvement and an average though ingenious job (right). Each adds considerably to market value.

Conway Industrial Co.



Asbestos siding modernized this house



Fix up helps sell trade-in houses



Adding 20" to length updates old garage



Third-party traders serve both the builder and the buyer

A new field is opening for the realtor

Third party trading, where a realty broker does the trading on his own account as a third party between the home owner and the builder, is reported increasingly popular in many parts of the country.

Third-party traders usually employ a form of the guarantee plan, serve prospective buyers of new houses by making their old house equity just as usable for the new purchase as it would be if the builder himself accepted trades. For the builder, third-party trading means more new house sales without the extra work or the opportunity for extra profit involved in trading on his own. This carefree aspect makes this type of trading especially attractive to those builders whose organizational and management resources are limited.

To the realty firm that goes into it, third-party trading promises more sales of both new and old houses. In the two years that the Gordon Williamson Co. has been trading houses in Detroit its dollar volume has climbed from \$5,000,000 to \$7,000,000.

Williamson said, "by arranging a line of credit with my bank for unsecured loans if needed." The salesmen syndicate has this extra advantage, he points out: it knits his sales team together so well he now has practically no turnover problem.

The Williamson syndicate plan has been adopted in Milwaukee by a group of brokers headed by Lou DeCoriolus. Each of 12 brokers has put in \$500 and agreed to add \$500 more when needed. During the syndicate's first six months of operation two houses were taken in under guarantees. Members say the plan has given them much more incentive to trade.

Frequently a third-party trader will arrange to work with a single builder or a selected group of builders. In Peekskill, N. Y. Brown-Solomon Co. recently set up a trade-in operation for half-a-dozen new-house builders. This firm offers 80% guarantees to home owners, based on estimated value after repairs. The company requires only two simple agreements from the home owners: 1) a contract covering purchase of the new house; 2) assignment



Victor Dick

This \$16,500 split-level was sold by Brown-Solomon Co., Peekskill, N.Y. realtor, on a trade for this \$6,000 house

Realtor Williamson has worked out an ingenious solution to the problem of financing houses he actually takes title to. He formed a syndicate of 16 of his salesmen who pay \$100 into a special fund on every trade-in sale that earns a commission of more than \$500. The syndicate's fund has grown to \$75,000, and each salesman profits from the earnings of the fund as well as by getting more business through trade-ins. Last year, the syndicate made trades on 43 houses. They lost money on only two and each of these was the last house in a series of trades. The syndicate has had enough funds to finance about four or five take-outs under guarantee offers per month.

Once in a while Williamson's bank loans him extra funds. "I eliminated the worry of being over-committed on occasion," Wil-

as exclusive sales agent on the old house. Trades, reports Brown-Solomon, are as easy and profitable to handle as any other sale of a new or old house.

Third-party trading takes another form in Dallas where Realtor Lyn E. Davis has formed the Home Owners Exchange Corp. to serve as a third-party trader between builders and home owners. For a \$25 fee, a builder can get his new house prospect an appraisal and a quick cash offer for the old house. Davis points out that this third-party feature helps the builder convince the prospect that the offer is realistic. Results in the first three months show that most owners whose houses have been sold this way have bought new houses. In fact, "chain reactions" have enabled about 75 families to upgrade their housing standards through 33 deals.



Don't let home-improvement stop at home . . .

it's got to spread all over the map

Improving *one* house in a block is a fine start; but it doesn't do the block much good, and it doesn't do the one house much good, either. Reason: as everybody knows, the value of real estate is greatly affected by location and character of neighborhood. If those two factors are negative, no amount of fix-up and polish is going to upgrade that one house to any great extent.

So home improvement needs to be a large-scale effort: just as one improved house doesn't do much to improve the whole block, so one solitary improved block won't improve the whole neighborhood.

Still, it *will* do this: it will start the ball rolling. Few urges are more powerful than the urge to keep up with the Joneses. If the Joneses improve their house, chances are that the Browns and the Smiths will follow suit. And once the ball starts rolling that way, it needs very little nudging to keep it going. Before long, if the effort is made properly, the whole neighborhood, and eventually the whole community can become part of the home improvement drive.

Pie in the sky? Not at all—it's already happened in some cities, and it will be happening all over the US next year. For the evidence, turn the page.

before



To start the snowball rolling . . .

modernize by the block

ARCHITECT: Eldred Mowery

CONTRACTOR: Russell Eldridge

after





before

Case history: Washington, D.C.

It all started with the small slum-block of seven houses shown here. Today, only two years later, almost 100 houses in the neighborhood have been improved or are about to be.

The place: only eight blocks from the White House, in an area that has been a blighted slum for the past half century. The name: Foggy Bottom, given new dignity when the State Department moved into the area and lifted its name to international prominence.

Snow's Court (shown here) was the core of the Foggy Bottom slum. Its far-sighted owners began rehabilitation two years ago, on an area-wide basis. The original houses

were purchased for about \$3,000 each; cost of rehabilitation averaged \$10,000 per structure; and the remodeled units then sold to individual buyers at \$15,000 apiece.

Each improved three-story house now has a utility basement for heating and air conditioning equipment and laundry; a first floor with living room (including fireplace) and kitchen; and a top floor with two bedrooms and a bath. The dingy back yards of the past have been turned into pleasant walled-in gardens, and the rickety entrance steps have been replaced by handsome brick stoops. Total result: not just a row of handsome houses, but the start of a handsome community.

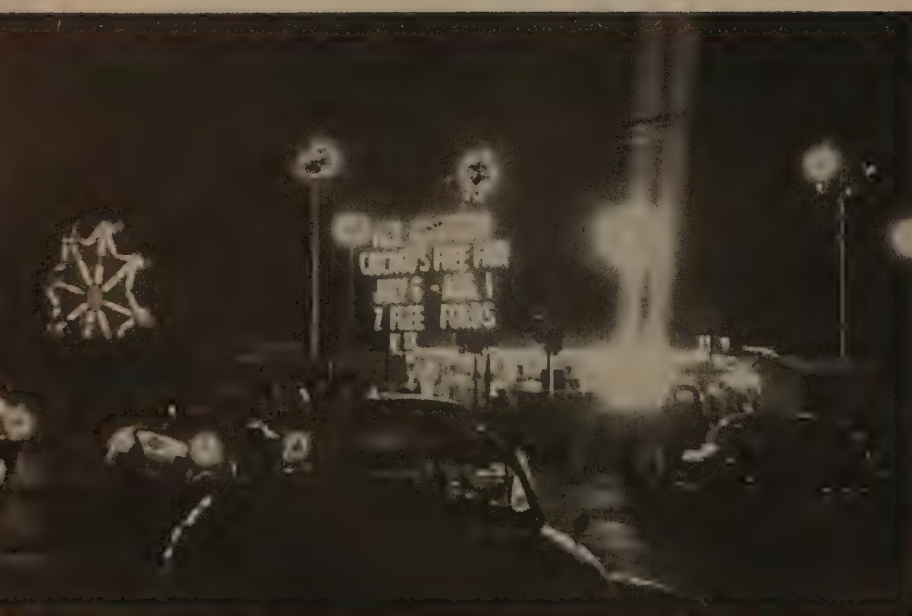
Robert C. Lautman



after



To take in a whole neighborhood



Case history: Chicago, Ill.

One of the best examples to show the way home improvement will snowball if given half a chance is this story of what happened in Chicago's Back-of-the-Yards area.

When the Back-of-the-Yards Neighborhood Council (BYNC) began rehabilitating the area behind the stockyards, they expected big things. What they have achieved is dramatic.

While most home improvement drives will gladly settle for two or three remodeling jobs out of every ten houses that need them, BYNC got almost nine out of ten.

BYNC has a permanent staff of ten members, whose duties range from housing rehabilitation to social work. The organization is supported entirely through the proceeds of an annual carnival (photo, left) and grants from the city of Chicago.



home improvement must be backed by organization

Walter Neal



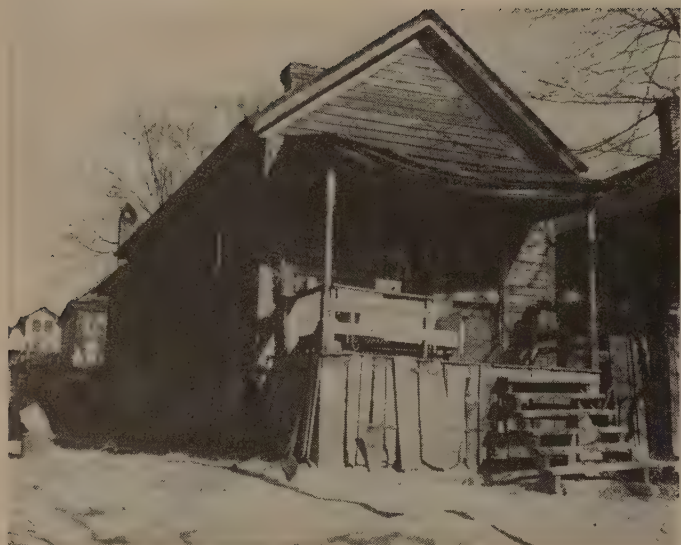
Suggestions and advice are always available to prospective modernizers at the BYNC office. The council refers the owners to private contractors. Advice is given on loans for home improvement.

A typical job involves covering the original wood siding with composition board or (occasionally) with masonry. Metal awnings are installed over windows. Stairs, outside and inside, are repaired or replaced. Electrical wiring is improved to handle modern loads. Up-do-date kitchen equipment and bathroom fixtures are installed.

Some jobs were done after BYNC survey showed 3,621 code violations in one area. Others were made possible by a survey that uncovered 570 all-but-forgotten parcels of tax-delinquent land, just waiting to be developed or turned into playgrounds.

Everyone seems to agree that BYNC is doing a magnificent job. But some feel that so far too little attention has been paid to better design.

before



after



To tackle a whole city effectively . . .

before



Upgrading houses in Durham ranged all the way from replacing privies with indoor toilets, (left & below), to complete face-lifting jobs along an entire street (opposite). New ordinance started the ball rolling, desire to keep up appearances did the rest.

after





New siding, roofing, porches, steps, paint jobs, etc. turned dreary shacks (opposite) into rows of neat bungalows (above)

home improvement needs official support

Case history: Durham, N. C.

It's wonderful how persuasive the law can be: back in 1949, civic-minded Durhamites insisted that what their city needed to force home owners to meet minimum standards was a "Substandard Housing Ordinance."

Durham got its ordinance all right—and having got it, found that more than 5,000 property owners were ready "voluntarily" to spend \$5½ million to upgrade their houses. So Durham became one of the first US communities to tackle home improvement on a city-wide scale.

"Half the dwellings in Durham have been brought up to standard voluntarily," says Edison H. Johnson, administrator of the city's rehabilitation program. "We gained the cooperation of the property owners by getting all the local real estate people, the building and loan associations, the civic clubs, newspapers and radio to back us up."

Since the ordinance was passed, improvements have been made to the homes of 6,500 families. In addition, almost 500 substandard dwellings have been demolished.

All the ordinance did, Johnson suggests, was to get the drive started. After that, property owners modernized without action by the city: only 35 cases had to be taken up by the city council under the ordinance, and only one case reached the local recorder's court. Durhamites decided, evidently, that it was wiser to keep up with the Joneses.



Photos: George Grant



Cleveland's "Operation Demonstrate"

got off to an impressive start on October 11th as National Association of Lumber Dealers helped inaugurate a Home Improvement Year preview. Old house (below) was moved to downtown mall and completely rebuilt. Important feature of program is the Information Center, directed by ACTION, where public can get details and help on remodeling. "Expan Homes" prefab (left) donated by Alex Bruscino.





How Cleveland launched Home Improvement Year

and what you can learn from it

Cleveland has just started the biggest home improvement program ever put on by an American city.

Everyone is behind it: builders, lumber dealers, realtors, labor unions, architects, newspapers, radio and TV stations, department stores, manufacturers and the municipal government. Begun first as an idea to interest lumber dealers at their annual convention held last month in Cleveland, the project has snowballed until it is now a continuing program for all of 1956 and probably for years to come.

Called "Operation Demonstrate," its purpose is to show every citizen how he can improve his home. Not only is it selling Clevelanders on home improvement but it is also selling the whole country. For the Cleveland story is being carried across the nation on TV programs and will be described in half a dozen national magazines.

Details of the project are presented in these eight pages. It consists largely in showing the transformation of old, dilapidated dwellings into glamorous, improved homes. The changes are so dramatic they may seem unbelievable. The full impact will not be apparent until next spring when all houses are finished and shown in the magazines.

What to do to sell fix-up to your town

For building industry people in other cities who want to start a home improvement program there is much to be learned from Cleveland. Here are some ABCs on how to run a program.

1. Start early. Months of work are necessary, especially in acquiring, financing and fixing up old houses.

2. A large, experienced steering committee is necessary and it should include builders, lumber and material dealers, realtors, labor representatives, architects, bankers, newspapers, radio and TV, manufacturers of building materials, paint firms, Chamber of Commerce, utilities, local government officials and advertising agency people or others who understand public relations.

3. Get the advice and help of ACTION (American Council to Improve Our Neighborhoods, (200 W. 46th St., New York City) and of Operation Home Improvement, (10 Rockefeller Plaza, New York City). (See Oct. '55 issue, pp. 49, 51.)

4. There must be a small paid staff unless someone is loaned full time to manage the project.

5. Set up a fund to buy and remodel one or more houses.

6. Decide who will finance the purchase and repair of other houses. Face the fact that few builders or realtors want to have their money tied up for six months and then take a loss on a house which has been over-improved for its neighborhood. Financing of houses is the major problem. The gift of free materials still requires labor for installation.

7. Decide if you can use federal funds under Program 314 of the Urban Redevelopment Administration which provides two-thirds the cost of demonstration houses. This takes time and the plan must be a good one.

8. How to dramatize home improvement is a big problem. If a national magazine or a TV program shows "before" and "after" photographs the "after" pictures must be dramatic. A cheap fix-up is not enough. Yet if a house is improved too much it will have to be sold at a loss.

9. If you ask a national consumer magazine to work with you, make it easy for the editors. They are busy and cannot waste time. You must find the house, arrange for its purchase, be willing to pay for architectural service (in most cases) and work out the details.

10. National manufacturers who donate free equipment expect favorable publicity and hope for national as well as local publicity. Don't approach them with half-baked plans.

11. Line up architects and contractors who will take remodeling jobs after you have aroused public interest.

12. You need a downtown information center where the public can get ideas and facts about home improvement. (Ask ACTION for its suggestions.)



Rebman

John N

Dramatic symbols of home improvement program, two old houses, shown above and below, were bought for \$1 each from the city and moved to downtown park.

Home Builders Assn. prepared houses for moving and did all the work. Funds came from Cleveland Modernizations, Inc., a special organization supported by builders.

Houses had to be cut in half to get them through downtown streets. This added trouble, delay and much extra cost but was worthwhile for added publicity.



Rebman

Original plan was to remodel only one house on mall and let the other serve as a "before" house, but local electric and gas firms each wanted to do a remodeling.

Architects' committee decided to make this a traditional design to contrast with other house on mall done in a more nearly contemporary style.

New rear wing replaced similar addition on original house. Old house had five small rooms on first floor, outdated kitchen, small front hall and four small bedrooms.

Modernizing old houses in Cleveland park

A basic lesson from the Cleveland demonstration is the need for builder-architect teamwork. Architect Wilbur Riddell, Chairman of AIA Committee, asked architects Jack Alan Bialosky and Edward Crider to contribute design for the contemporary house and architects Junior Everhard, Chas. Colman and George Bartling for the other.

Leading builders like Nicholas Molnar and Alex Treuhaft backed the Home Builders' activities, designated Executive Officer Bill Hanna to work on the project. Builder Jerry Squires provided supervision and crews. Because work was rushed to get ready for the National Lumber Dealers meeting, there was overtime and high costs.



Moving the cut-apart houses through downtown streets gave Operation Demonstrate a chance to show public what was going on, provided many newspaper photographs.



Rebman

Downtown mall in Cleveland is noncommercial. Construction there aroused curiosity. Something dramatic like this is necessary to capture interest of the public.



Nearly finished house shows transformation. This is an all-electric house, with heat pump, luminous ceilings, complete kitchen, furnishings of a \$30,000 house.

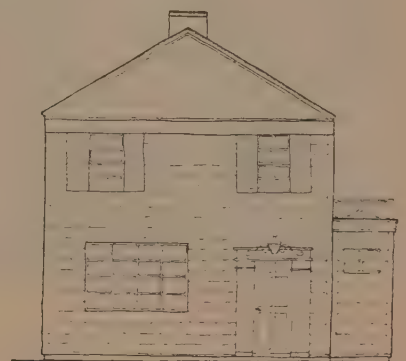


Remodeled house gets better space use, combines hall and living room, has new family room, handsome all-gas kitchen, new heating, bathrooms, professional decorating.



Hastings Willinger & Assoc.

Cost of modernizing after house was moved was \$7,700 plus kitchen equipment, furnishings and landscaping. "Before" photos will show visitors how old house looked.



Handsome facade is architectural lesson in ways to make old house look lower and wider. New windows and doors are major factors in this face-lifting job.

dramatizes new home improvement plan

Jack Bialosky

Junior Everhard

Jerry Squires

N. F. Molnar



Architect J. Trevor Guy designed the remodeling of all three houses shown here, worked closely with Builder-Realtor Michael M. Varady and building contractor Kenneth Mack. Houses are in neighborhoods where hundreds of similar buildings need improvement. Guy acts as technical consultant to the Home Builders Assn. and will work with builders who do remodeling. House on opposite page is the official realtor's project.



Trevor Guy



Kenneth Mack

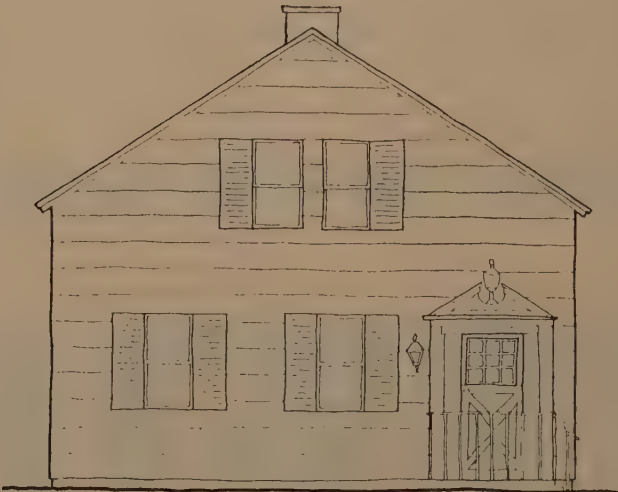


Michael Varady



House cost \$7,075, will be reappraised and sold after six months of public showing.

Builders and realtors take home improvement plan



New stock windows and entrance, new baths and kitchen, gave this house a new sales appeal.



Porch was torn off this house, addition built to give entry to separate upstairs apartment.



o neighborhoods where it is needed

While the modernized houses on the public mall are the glamour bait to catch public interest, Architect Trevor Guy knew that he had to keep these three houses within a practical budget. He wanted to avoid so much improvement that neighbors or visitors would think them unreasonable. So these houses have ideas which anyone might use.

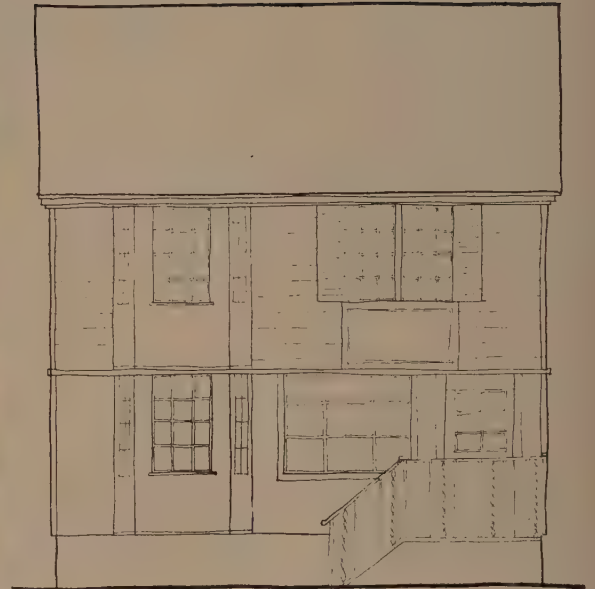
He kept major structural changes to a minimum although he knocked out some partitions to make two small rooms into one large room. He added new forced warm air furnaces on the ground floor of the houses on the opposite page to replace old coal stoves. To run ducts (as well as wiring) he furred down the ceilings. Basements could not be used for furnaces without extensive changes to meet the city codes.

Perhaps one of the most important lessons to come out of this demonstration is that an architect who knows remodeling work can be a practical member of the home improvement team, helping to cut costs rather than adding to them. Mack and Trevor worked together on three houses. Each man grew to have great respect for the other.





front elevation

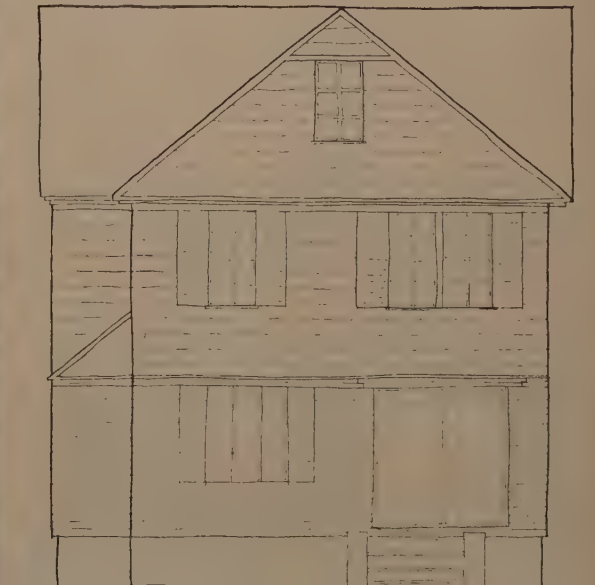


Bought by local lumber dealers, this house was modernized and then completely decorated by "Parents Magazine" and is first of half a dozen houses to be furnished and published by national magazines. Renderings show how living is oriented to the new terrace at back of house.

Magazines, lumber dealers and paint firms get together



rear elevation





"Paint Village" consists of ten houses in this block which were repainted. Materials and labor were given by national paint manufacturers

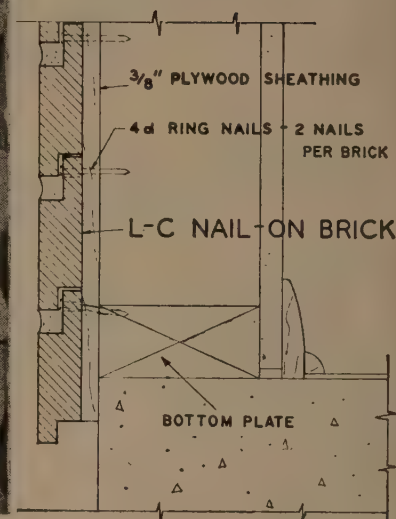
to make home improvement successful

The street above will provide what is probably the best before-and-after contrast in the country to show how color can spruce up a neighborhood. This project will be published by *Woman's Home Companion*. Other magazines which will have houses in Cleveland include *American Home*, *Better Homes and Gardens*, *McCall's*, *Living for Young Homemakers*.

Houses at the right are among hundreds in the Garden Valley section some of which will be torn down, others modernized. It is the first project under Section 220 of the Urban Redevelopment act. Here both public and private agencies are working together to build public housing and new private housing. They are also improving existing dwellings. Leaders like Ernest Bohn, Director of Cleveland's Metropolitan Housing Authority, and Redevelopment Director James Yeilding hope honest contractors will take over the remodeling work, keep the fly-by-nights out.

Lumber dealers and a national magazine are combining forces to dramatize home improvement in the large house shown on the opposite page. Three floors are being furnished, with new kitchens, baths, new ideas to whet the home owners' appetites.





Nailable brick for remodeling and new houses



- a. In many areas of the country, brick is the mark of the better house, and has a social cachet far out of proportion to its slightly higher first cost. Often subdivision zoning restrictions will specify "masonry construction." This "snob appeal" probably accounts for the wide use of imitation brick siding when frame houses are remodeled.

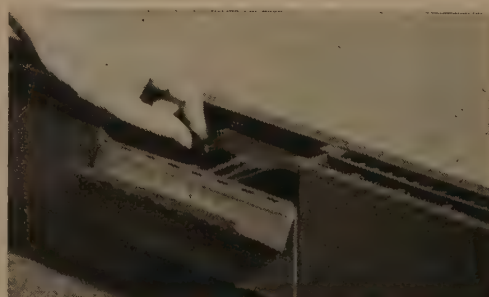
Now comes a real brick, real in appearance and texture, size and mortared joints, but one that can be nailed to any smooth surface. *Nail-On-Brick* is the product of one of the country's oldest roofing tile manufacturers, Ludowici-Celadon, and is a true clay product.

Two sizes are being made, $2\frac{1}{2}$ " x 8" and $2\frac{1}{2}$ " x $11\frac{1}{2}$ ", to meet the consumer acceptance of regular and Roman brick sizes, and a larger brick, $7\frac{1}{2}$ " x $15\frac{7}{8}$ " (8" x 16" module), is being experimented with as a possibility for the prefabricated house market, and large volume users.

The material can be applied to plywood, wood siding, asbestos siding, stucco, and concrete block. Two nails per brick are required

continued on p. 190

Other NEW PRODUCTS in this issue

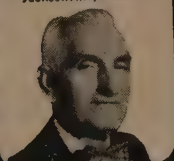


Rolling horizontal windows.....p. 200 infrared heaterp. 208 electric baseboard heaters.....p. 214 contact adhesivep. 196

BEN CARRICK
Ben Carrick Constr. Co.
Memphis, Tennessee



*CECIL C. WAINWRIGHT
Wainwright Realty Co., Inc.
Jacksonville, Florida



VICTOR HART
Victor Hart, Builders
Jacksonville, Florida



AVERY MAYS
Avery Mays Company
Dallas, Texas



JOHN F. VAGLIENTI
John F. Vaglienti, Builder
Houston, Texas



JOHN E. CLAYTON
John E. Clayton Constr. Co.
Houston, Texas



C. E. GRACE
C. E. Grace Construction Co.
Houston, Texas



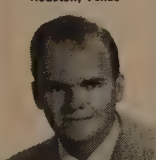
D. COPELAND
D. Copeland, Builder
Houston, Texas



RAY D. WILSON
Ray D. Wilson, Builder
Houston, Texas



HARRY TERWILLIGER
Southern Homes
Houston, Texas



JACK G. SIMPSON
Jack G. Simpson, Builder
Bellaire, Texas



L. V. DANNA
L. V. Danna Constr. Co.
Houston, Texas



CHARLEY B. GREER, JR.
C. B. Greer, Jr., Builder
Houston, Texas



LARRY T. NIERTH
Larry T. Nierth, Builder
Houston, Texas



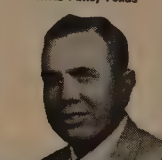
ELTON BRIMBERRY
Homestead Builders
Houston, Texas



*S. B. JONES
Davidson & Jones
Raleigh, North Carolina



C. C. GIVENS
C. C. Givens, Builder
Wichita Falls, Texas



J. L. McCORKLE
Queen City Lumber Co.
Greenville, Mississippi



H. GRADY NASH
H. Grady Nash, Builder
Charlotte, North Carolina



W. I. WILD
Wild Hardware Company
Evergreen, Alabama



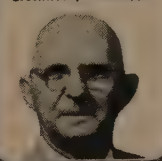
JOHN MAHAFFEY
Harmony Homes, Inc.
Dallas, Texas



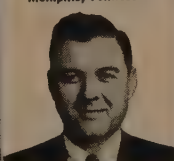
M. L. OLIVER
M. L. Oliver, Builder
Montgomery, Alabama



S. G. BEAMAN
S. G. Beaman, Contractor
Greenwood, Mississippi



JOEL A. MONTGOMERY
J. A. Montgomery Constr. Co.
Memphis, Tennessee



ALAN B. HUVARD
Alan B. Huvar, Builder
Bellaire, Texas



E. M. CHAPMAN, JR.
E. M. Chapman, Jr., Bldr.
Albuquerque, New Mexico



ROBERT W. JONES
Robert Jones, Contractor
Demopolis, Alabama



ALDEN E. WAGNER
Harmony Homes, Inc.
Dallas, Texas



*JOSEPH E. VALENTI
Valenti Builders, Inc.
Chicago, Illinois



HARRY POUSHTEN
Harry Poushten, Builder
Syracuse, New York



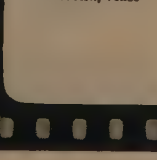
EMIL G. HECK
Emil G. Heck, Builder
Syracuse, New York



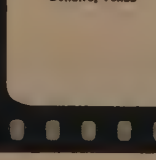
J. F. DENISON
J. F. Denison, Builder
Houston, Texas



R. W. SMITHEAL
R. W. Smitheal Constr. Co.
Houston, Texas



RUDY BITTNER
Bellaire Builders
Bellaire, Texas



Test houses show how to cut fuel costs 35%

Design-for-cooling shaves combined cooling and heating bills to \$132 a year at Air-conditioned Village, new figures reveal

New figures published here for the first time show that:

► It cost about 35% less to heat the 22 specially designed test houses in NAHB's Air-conditioned Village than it costs to heat conventional houses of similar (1,146 to 1,468 sq. ft.) size.

► Annual operating costs for both heating and cooling the test houses average \$132 or \$11 a month over 12 months.

These results from the Austin, Texas project indicate that properly-built \$15,000 to \$20,000 houses can be air-conditioned the year round in most US cities at comparable costs, i.e. no more than \$150—allowing for varying fuel, electric rates. This is as much as \$100 under what year-round heating and cooling usually runs.

What heating costs are. Total fuel bills paid for heating the Village houses last winter averaged \$22.71, less than \$23 per house. Nine houses were heated for under \$20, 15 (almost three-quarters of the group) were under \$25. These costs were for a six month heating season of 1,418 degree days (and a March cold wave "with the lowest temperatures ever known this late in spring," said the Weather Bureau).

The bills are low even for Texas. H&H found that conventional houses of the same size are heated in Austin for about \$35 (using the same natural gas at 60¢ per 1,000 cu. ft.). Similar houses in Dallas and Houston are being heated for \$35 to \$40 a winter, many for as much as \$50. Fuel costs at the test houses plainly average a good 35% lower. Costs were compiled by Southern Union Gas Company's Austin office.

How 1954-55 heating costs vary

	Approx. living area (sq. ft.)	Insulation thickness in inches*		Heating cost
		walls	ceiling	
1	1,250	2	4	\$ 9
2	1,200**	2	4	12
3	1,150	3	6	14
4	1,200	3	5	14
5	1,200	4	6	17
6	1,150	2	4	17
7	1,200	1	6	18
8	1,200	3	6	19
9	1,250	4	3	19
10	1,350**	1½	6	21
11	1,250	1	6	22
12	1,200	3	5	23
13	1,250**	2	5	23
14	1,250	4	6	24
15	1,200	1½	2	24
16	1,200	1	3½	28
17	1,250	½	6	31
18	1,350**	2	4	31
19	1,468	3	4	33
20	1,150	1	2	35
21	1,200	1½	2	43

Average \$22.71

* Various types of insulation are used, all being converted to their equivalent in inches of bulk insulation.

** Houses with double-glass windows.

Note: costs are given for only 21 houses because of incomplete fuel bills for one house; year-round bills right are for 19 houses since total bills are incomplete for three houses.

Why are costs low? Big reason for low bills in the test houses is the wide use of extra insulation—as much as 4" thick in walls and up to 6" over ceilings. Houses in the South commonly have no wall insulation and only 2" ceiling batts. The extra insulation cost about \$125 per house. (Although complete data is unavailable, the use of double-glass in four of the test houses also appears to have greatly cut fuel bills, perhaps more than the insulation.)

The extra insulation was specified widely through the test houses mainly because it means savings on summer air-conditioning costs. The winter fuel dividends are a surprise bonus even in the mild Texas climate. A 35% slice off total fuel bills in the cold North would run to real money every winter. This is an important point.

Year-round operating costs. The test houses were heated and cooled for an average of \$132 a year for actual fuel plus a \$109 average electrical cost for 1954 cooling (March issue). Future summers could hardly be hotter than 1954's so total annual bills will probably never top the bills that are already recorded.

Similar houses could also be air-conditioned the year round in most US cities for like costs, allowing for local fuel and electric rates. This is because, according to experts, heating and cooling bills in the South are usually just the opposite of bills in the North; i.e., southern families pay cooling bills proportionate to what northerners pay for heating, and vice versa.

Where several of the Austin houses had total annual bills higher than \$150 it was due chiefly to poor design. Most came in well under \$150. This underlines perhaps the biggest finding so far from Air-conditioned Village: *Properly-built houses selling for \$15,000 to \$20,000 can be heated and cooled almost anywhere in this country for no more than \$150 a year.*

How year-round costs vary



Clear majority of houses were heated, cooled for under \$150 a year, best 11 houses were under \$132. The one house with gas cooling had total annual bill of \$97 for the whole year.

Warm-air furnace output soars to new record

Sales of warm-air furnaces for central heating are booming. There are two big reasons: 1) more and more home buyers are rejecting space heaters, especially in the deep South and the far West; 2) rising demand for air conditioning puts a premium on using air ducts for heating too.

For the first six months of 1955 factory shipments of furnaces show a "record-breaking 28% increase over sales for the first half of 1954," according to George Boeddener, managing director of the National Warm Air Heating & Air Conditioning Association.

If sales continue at their present clip, Boeddener told H&H that 1955 furnace shipments will top 1.4 million—highest in the industry's history. Last year slightly over 1.1 million furnaces were shipped, 95% of them going into new or existing houses.

The new house market for furnaces is expanding fast since many builders who formerly used space heaters are swinging to central heat. Boeddener says many California builders, for example, are using central heat for the first time, advertise it as a big new sales feature.

The trend to air conditioning is also boosting sales even in new houses sold without air-conditioning equipment. Boeddener explains that many buyers want an air system so they can easily add the cooling unit in the future.

National test program set to check builder houses

Can the average house be heated and cooled anywhere in the country for \$120 a year, or \$10 a month? Although Air-conditioned Village results show a \$150 figure is possible, not all of the Austin houses were well designed. Owens-Corning Fiberglas thinks uniformly good design may make the difference.

The company is launching a national test program to find out. Research will cover 100 to 125 houses in 20 US cities in various climate zones. Typical builder houses will be selected. Sizes will average 1,200 sq. ft. of air-conditioned area, range from 900 to 1,500 sq. ft. House prices will run from \$10,000 up to \$25,000.

The builder willing, specialists will move in to check each house for thermal efficiency, specify modifications if needed; e.g., "... the use of shading devices, correct insulation, correct equipment size." Builders selected will be expected to sell the houses to families who will permit their year-round operating costs to be metered, studied and publicized over a two-year period.

Builders who want to participate should write to Owens-Corning Fiberglas Corp., Toledo 1, Ohio.

on quality Pittsburgh Plate Glass for beauty and livability,"

says J. L. Eichler, President, J. L. Eichler & Sons, Palo Alto, Calif.



EICHLER HOMES are distinguished for the recreational freedom they offer to home buyers. The construction of these homes is marked by experienced, intelligent use of today's best materials and the most advanced building methods. Pittsburgh Plate Glass is used in these homes to give them their open, "joy-of-living" feeling and to help emphasize their high quality.

IN THESE HOMES, as in the most modern and attractive homes all over the country, Pittsburgh Plate Glass helps to achieve that extra measure of comfort and pleasure which buyers demand today. Builders use large areas of Pittsburgh Polished Plate Glass, Solex® green-tinted heat-absorbing glass, or Twindow® or TwindoWeld®—Pittsburgh's windows with built-in insulation—to give home buyers the best possible values.

*Every nickel you spend on glass shows.
And the results far outweigh the cost.*

See Sweet's Builders Catalog for detailed information on Pittsburgh Plate Glass Company products.

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PITTSBURGH PLATE GLASS COMPANY

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SUBFLOORS,
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SHEATHING

CUT
APPLICATION
COSTS
with

GENUINE
DOUGLAS FIR PLYWOOD
PLYSCORD®
INTERIOR TYPE GRADE C-D
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TESTED
QUALITY

● SAVE up to 50% on application costs using time-tested PLYSCORD sheathing. Walls sheathed with PLYSCORD are up to twice as strong. On roof decking, PLYSCORD won't shrink or swell; the finish roofing won't be damaged by buckling. PLYSCORD subfloors provide a smooth, level working platform—firm, cup-free, squeak-free. Remember: PLYSCORD!



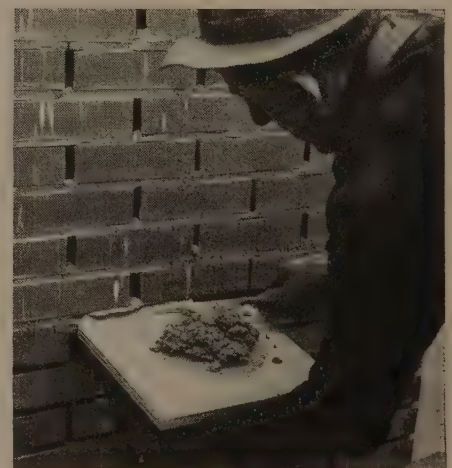
INSIST on DFPA grademarked fir plywood! EXT-DFPA and PLYSHIELD for outdoor use . . . PLYPANEL for paneling, built-ins . . . PLYSCORD for sheathing . . . PLYBASE for underlayment . . . PLYFORM for concrete form work. Other grades for other uses.



Level courses are nailed to plywood demonstration panel; two nails per brick.



"Guillotine" blade is used to cut individual bricks into part-sizes needed.



Mortar is slid off mason's hawk into horizontal joint, then finished with tool.

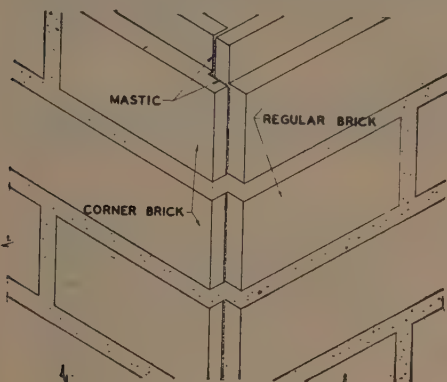


Caulking gun fills joints fast, but requires tooling for finished appearance.

continued on p. 191

(4 d. annular grooved) and support the entire weight of each unit. Any stacked or running bond possible with ordinary brick can be made with *Nail-On-Brick*. Each course of brick is overlapped by the lip of the brick above, with nailheads almost hidden. The joint is the usual $\frac{3}{8}$ ", and may be filled with mortar in either of two ways: 1) with a mason's hawk and tuckpointer's trowel, or 2) a mortar filled calking gun. Also being tried is a powered gun (like present plastering guns), but models tried so far have squeezed too much water out of the mortar and destroyed its plasticity.

Though building trade jurisdiction will vary throughout the country, ordinarily it is expected that the nailing and calking-gun-



joint filling will be carpenter's work. Joint filling with the tuckpointer's trowel will belong to masons.

For corners, a new overlapping joint was fashioned which has no counterpart in masonry construction, but which provides a mortared, weathertight joint without, however, need for special corner pieces (see detail, this page).

The material can be used for fireplaces, interior walls and chimneys and, being self-supporting, needs no foundation. When used



in place of brick, 10" foundation walls were reduced to 8".

Product research and marketing recommendations were made under the direction of the Chicago architectural firm of Yost & Taylor.

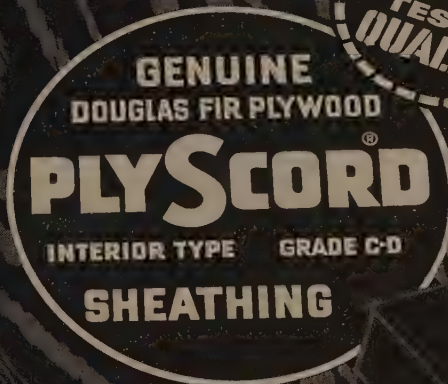
Cost studies have been completed that indicate that the in-place cost of *Nail-On-Brick* will range between approximately 90¢ psf. to as much as \$1.15 psf., depending on varying labor and material costs.

Manufacturers: Ludowici-Celadon Co.
75 E. Wacker Drive
Chicago 1, Ill.

continued on p. 196

IT'S NOT
THE SAME
WITHOUT THE
NAME

INSIST
ON THIS
GRADE
TRADEMARK



● THIS distinctive PLYSCORD stamp on the panel identifies genuine DFPA fir plywood sheathing — quality-tested by DFPA to protect the buyer and assure performance. Write for new PLYSCORD calculator — handy slide rule giving recommended nailing procedures, thicknesses, etc. FREE from Douglas Fir Plywood Association, Tacoma 2, Wash.



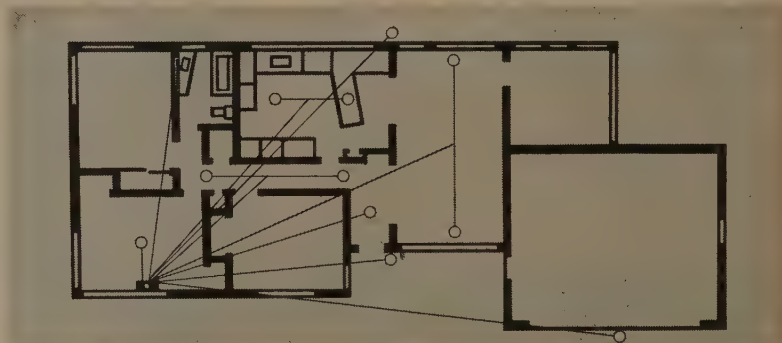
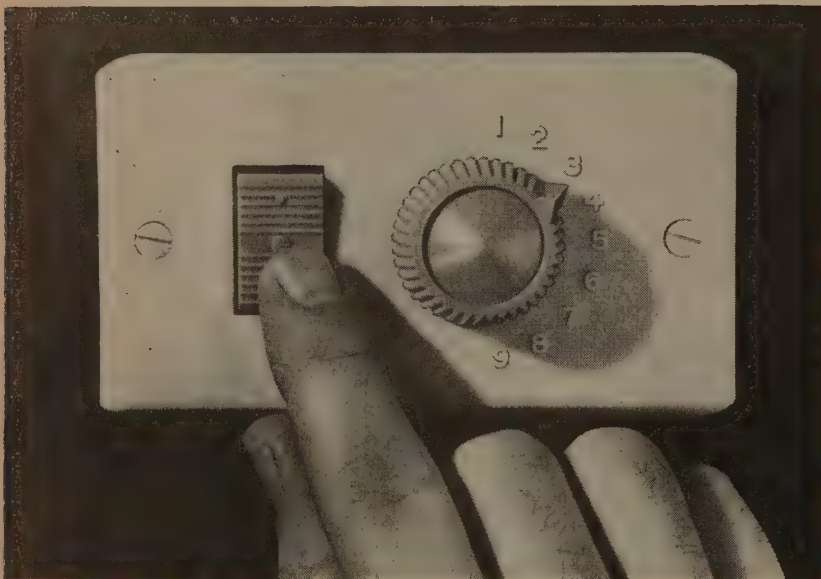
INSIST on DFPA grademarked fir plywood! EXT-DFPA and PLYSHIELD for outdoor use . . . PLYANAL for paneling, built-ins . . . PLYSCORD for sheathing . . . PLYBASE for underlayment . . . PLYFORM for concrete form work. Other grades for other uses.

Here's why G-E Remote Control Wiring SELLS HOUSES

As determined from interviews with 555 owners
of new homes equipped with G-E Remote Control



This command of house lights sells the women. From her bedside she can control important lights in and around the home . . . light up outdoors and indoors at the slightest sound. Gives a feeling of real security whenever the housewife is alone. Or the home-owner can light the way to a child's room, bath, or kitchen before getting out of bed, turn lights OFF after returning.



This step-saving convenience sells the men. No need to be concerned about lights that might be left ON. By using the bedside Selector Switch, the home-owner can make sure all the lights it controls are OFF. No steps and time spent in checking. There's also the convenience and security of being able to walk into a fully-lighted house. A *second* master selector switch located in the garage or entry hall turns ON selected lights, turns OFF these lights when the family goes out.

Like other reliable electrical control systems—for example, your dial telephone—G-E Remote Control Wiring uses low-voltage operated relays to do the control switching of line voltage circuits.

Luxury — at Low Cost

With this modern wiring system, the home-owner can turn *one* light OFF, or ON, from many locations. He can also turn a number of lights ON and OFF (as many as 25 with the Deluxe Master Control) from one switching point.

G-E Remote Control Wiring is economically practical for homes of

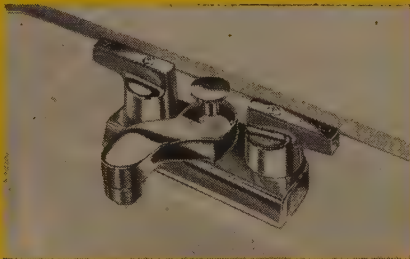
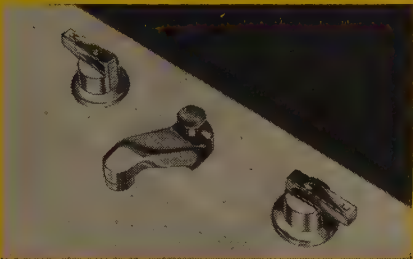
any size — or price. You can add this dramatic sales feature to your homes at a cost only slightly more than regular wiring.

A Real Selling Feature

So install G-E Remote Control of lights in the homes you build. Let this convenient system of wiring prove to you that it speeds home sales. The "G-E Remote Control Wiring Manual" shows how to layout, estimate, and install this modern wiring system, with easy-to-follow, step-by-step instructions. Write Wiring Device Department, General Electric Company, Providence 7, R. I.

Progress Is Our Most Important Product

GENERAL  ELECTRIC



New fittings add new bathroom beauty. You can add extra sparkle and glamour to your homes with these two new lines of American-Standard fittings. The Monogram line can be distinctly personalized with your customer's initials. And these satin-chrome finished fittings come with handles that are crystal clear or in five attractive colors. The new Quality line of fittings has a trim, modern shape and is finished in gleaming Chromard. Both lines feature the Nu-Re-Nu valve assembly, designed for long service and minimum maintenance . . . and both lines have self-aligning escutcheons to assure a neater, easier installation.

Heatrim Baseboard Panels deliver gentle warmth *throughout* each room . . . even the space near the cold exterior wall becomes completely usable. They replace old, bulky radiators . . . give complete freedom in decorating . . . can be painted any desired color. The heart of the baseboard is a small, finned copper tube that both carries the heated water and transmits the heat to the rooms, thus holding installation costs to a minimum.



AMERICAN-Standard





New Homes by Cincinnati's Raeburn Construction Co. feature low roofs, no attics. Inset: Alfol in typical wall installation.

"Alfol gives the most effective job . . . in the least man-hours of installation!"



Pacing the Cincinnati market for better homes, Raeburn Construction Co. specializes in low-slung, modern designs — low roofed and atticless. Quality built throughout, Raeburn homes are insulated with Borg-Warner's Alfol Reflective Insulation.

"For the type of homes we build," writes owner Stuart L. Faber, "we wanted the best in winter insulation, along with a super-efficient summer insulation that cools quickly in the evening, won't give off heat all night. Reflective insulation was the only logical choice."

Efficiency the prime factor

"And in 10 years experience with various reflective makes, we have found that Alfol gives the neatest, most effective job . . . in the least man-hours of installation!"

Naturally, Mr. Faber also welcomes the initial savings provided by Alfol, and the handling ease made possible by its remarkable compactness. But the primary factor was efficiency: "Our Alfol choice has already been justified," writes Mr. Faber, "by the comments of our new owners."

Patented, the Alfol blanket consists

of multiple aluminum foil sheets that space themselves automatically on application, reflect 95% of all radiant heat. A tough duplex and kraft backing is built in to offer full application support, provide a positive vapor barrier.

Clean and non-irritating, Alfol takes the "itch" out of insulation. And its unique compactness (500 sq. ft. to the roll) minimizes handling and storage expense. That's why Alfol usually costs less. Your dollar buys less labor, less "overhead" . . . more and better insulation.



Send today for free copy of new ALFOL DATA BOOK which tells all about this growing favorite in insulation. Learn how Alfol adds a plus value to your homes . . . saves money too! No obligation.



ALFOL

ALUMINUM FOIL INSULATION



REFLECTAL CORPORATION

A subsidiary of Borg-Warner Corp.
310 South Michigan Ave., Suite 2888
Chicago 4, Ill.

b. CONTACT ADHESIVE permits paneling to be bonded to walls without nailing

Paneling of newly created rooms is a major operation in remodeling work. Recreation rooms, attic bedrooms and additions often use prefabricated plywood wall panels. Such paneling can be put up without the use of nails, with the attendant marring and refinishing, with *Rolite* contact adhesive.

First step is the application of furring



strips to plaster or masonry walls (not needed if studs are even and smooth). Two heavy coats of *Rolite* are brushed over the entire surface of the furring strips or studding. The first coat must be completely dry before the second is applied. A glossy film is the sign that the adhesive is ready.

This operation is then repeated on the backs of the panels, over the entire area that



will touch the furring strips. When both surfaces are dry, the panels are put into place with care, for bonding is immediate upon contact. Pressure is applied the length of the panel, using a block of soft wood and a hammer. This insures the maximum adhesion.

For best results, panels should be selected in advance for good matching of the natural grain pattern, then numbered so they will go up in order. After the adhesive is dry, there is about two hours of open time.

Price: \$6.25 per gal. (160-180 sq. ft.)

Manufacturer: Midcontinent Adhesive Co.
70 Park St.
Grove City, Ohio





Slab Foundations need **EXTRA STRENGTH!**

Are you building on a slab? . . . putting a concrete floor in the basement? . . . putting in concrete foundation walls? In any case, you'll build a good house above it. Make sure that basic concrete is just as good, just as durable as everything you put on top of it. The best assurance you have is to reinforce *all* your concrete with American Welded Wire Fabric. It costs less to build a reinforced concrete slab. Here's why.

American Welded Wire Fabric Reinforcement in concrete slabs on the ground provide a slab approximately 30% stronger than an unreinforced slab of equal thickness. It binds the concrete tightly together . . . gives concrete the added strength of steel . . . stops tiny, hairline cracks from opening up. American Fabric is manufactured in every style and size you need. Ask for it by name.

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UNITED STATES STEEL EXPORT COMPANY, NEW YORK



QUALITY HOMES—the kind more and more Americans are demanding—can be enhanced at low cost with reinforced concrete all around the house, for driveways, patios, sidewalks, porches.

**BUYERS WILL ASK
"is it Reinforced"**

EVERY TYPE OF REINFORCED CONCRETE CONSTRUCTION NEEDS

USS AMERICAN WELDED WIRE FABRIC



UNITED STATES STEEL

Get Faster Sales with the "Magic Ring!"

WASTE KING



PULVERATOR

WHY DO MORE BUILDERS BUY
WASTE KING THAN ANY
OTHER GARBAGE DISPOSER?

Look for the
New Blue
Super "Hush-Cushions"

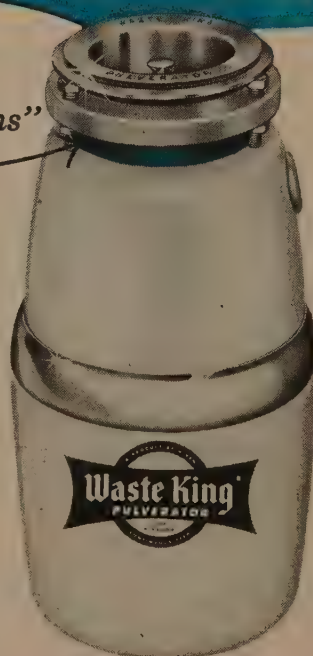
HERE'S WHY—

- 1 Waste King attracts more home sales and rentals than any other **visible feature** costing up to five times more. It's your lowest cost, highest quality feature!
- 2 Waste King is now a household word that means greater convenience. Saves time, steps, and work by eliminating garbage automatically. It's your best *new* saleable feature!
- 3 Waste King features exclusive Lifetime Grind Control for clogproof, longer service and exclusive Super "Hush-Cushions" for smoother, quieter, operation!
- 4 Waste King's service record is best in the industry... Less than 1% callbacks. Relieves the builder of post-sale complaints.



"The Eyes Buy the Visible Feature!"

A PRODUCT BY GIVEN MANUFACTURING CO., LOS ANGELES



America's Finest Garbage Disposer



c. HORIZONTAL WINDOWS roll on nylon for quiet, smooth operation

The principle of the sliding door, movement on rollers rather than by friction, has been adapted to an entire line of aluminum horizontal windows, *Arislide*. Bottom rollers on each movable sash ride on tracks in the extruded aluminum frame, and the entire unit is mohair weatherstripped. Sliding windows can be removed on the inside for cleaning.

All sizes have nail-in anchor fins which



eliminate the need for wood surrounds or frames. Nail holes in the fins allow windows to be nailed directly into studs.

Nine stock sizes are available, with special sizes to order. *Arislide* can be shipped fully assembled (including glazing), or knocked down for lowest freight charges.

Representative price: 4'-8" x 4'-2 5/8", \$40, including screen and glass

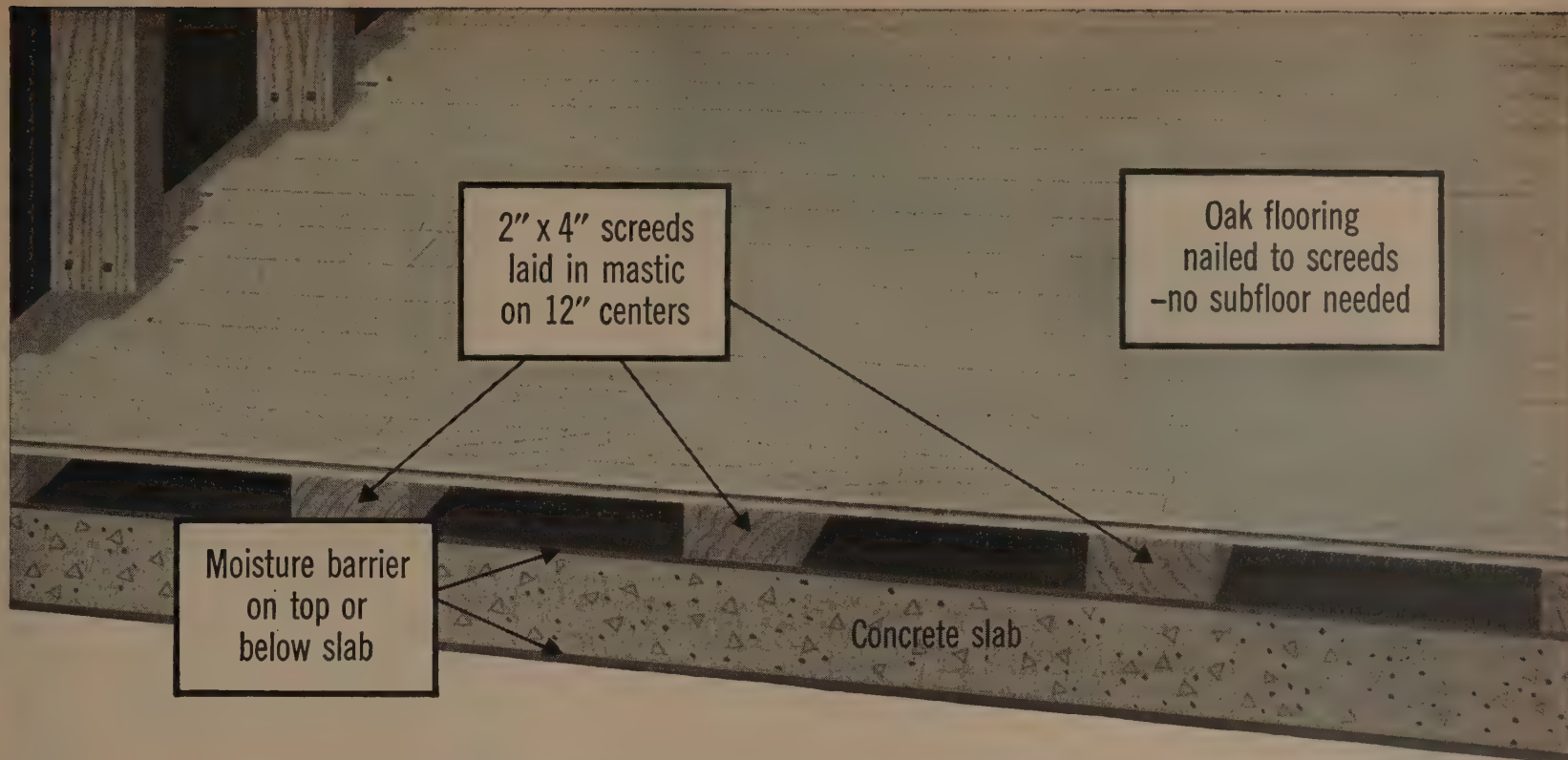
Manufacturer: Michel & Pfeffer Iron Works, Inc.
212 Shaw Rd.
S. San Francisco, Calif.

a. PLASTIC WINDOW FRAMES for fixed or movable sash need no maintenance

The up-and-coming synthetic materials invade still another building product field, with the announcement of the *Plyco* plastic window frames. Made in a wide variety of view and vent sizes, frames are formed from injection molded sections that fasten with a leak-proof mortise-and-tenon joint.

A K factor of 1.2 gives the *Plyco* frames a conductivity comparable with wood, though it will not absorb moisture as the natural ma-

continued on p. 202



New low-cost way to lay Strip Oak Floors over concrete



Random-length screeds are laid in a staggered pattern. The asphalt mastic anchors them permanently to the slab. Flooring is nailed to screeds and sanding and finishing follow in usual manner. Prefinished flooring may be used.



Proven successful in thousands of homes

Wherever homes are built on concrete slab foundations this economical "screeds-in-mastic" method of installing Strip Oak Flooring is being used.

By eliminating the subfloor, it cuts construction costs and saves time. Builders can afford to give even lowest-budget homes the proven sales appeal of Oak Floors.

If you haven't tried this money-saving, fully-approved construction method, be sure to mail the coupon below for free installation manual. Simple step-by-step instructions and photographs enable any carpenter or floor layer to use the "screeds-in-mastic" method successfully . . . without previous experience.

Oak floors add to the salability of slab foundation homes because of their beauty, durability, high insulating value, and natural resilience which counteracts the uncomfortable hardness of concrete. They're preferred by 8 out of 10 home buyers, builders and architects.

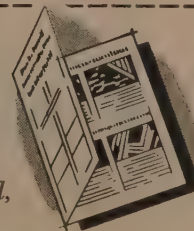


NATIONAL OAK FLOORING
MANUFACTURERS' ASSOCIATION
Sterick Building • Memphis 3, Tenn.

MAIL COUPON for free installation manual

NATIONAL OAK FLOORING
MANUFACTURERS' ASSOCIATION
858 STERICK BLDG., MEMPHIS 3, TENN.

*Please send free copy of your manual,
"How To Install Hardwood Strip
Floors Over Concrete Slabs."*



Name _____
Address _____
City _____ State _____

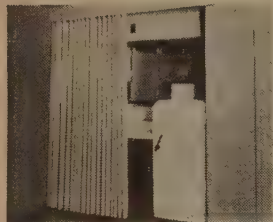
continued from p. 200

For further details, check numbered coupon, p. 240

Created by WARREN

more space
at less cost

...for extra "elbow-room"



Modern homes demand flexibility... flexibility gotten in a whisk with Warren Folding Doors. Large living areas become practical... wardrobe closets become accessible... corners become use-

able — with Warren Folding Doors.

Warren Folding Doors add as much as 100 sq. ft. of space without major changes.

Constructed of Basswood Slats — Seine Cord Weave — easily attached to overhead glide track. Ten colors plus natural. All sizes.

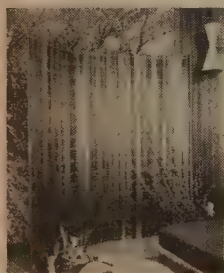
...for a second "living area"

...Created by Warren Porch Shades, outdoor porches become a new "extra" room for living. Dining, entertaining and family parties in complete privacy become a new thrilling experience on a Warren "Weather-controlled" Porch.



Oil-stain, weatherproof finish, heavy-duty hardware — four colors.

...for inside decorating problems



... In a corner to create a dressing area... behind a favorite decorating scheme to highlight... in front of embarrassing fixtures, Warren Kurva Screens add attractive flexibility to every room. All sizes — 10 colors plus natural. Basswood Slats — Seine Cord Weave.

...for the "outdoor touch"

Beautifully delicate Mayfair Shades add outdoor naturalness to every room. Forming a flattering backdrop for modern or period decor, Warren Mayfair Shades smartly emphasize the beauty of the outdoors. Narrow Basswood Slats — tightly woven. Pull-cord and positive stop lock.



Write today for further information.



2905 E. Hennepin — Minneapolis, Minn.
173 Union Street — Worcester, Mass.
917 Bransten Road — San Carlos, Calif.

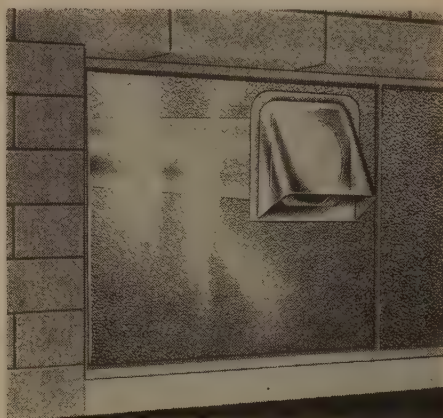


material does. Contraction and expansion are negligible.

Vent sections can be used as awning, hopper or casement openings, and storm windows and screens are available for all units. All windows are on the 4" module.

Representative prices: 20" x 32" vent, \$7.60;
16" x 40", \$9.50;
24" x 32" view, \$7;
36" x 40", \$18.75

Manufacturer: The Plyco Corp.
Elkhart Lake, Wis.



e. PLASTIC WINDOW LIGHT has opening for automatic clothes drier

Each load of clothes in an unvented automatic drier dumps about 5 lbs. of moisture into the house, as well as an equal Btu load in the form of heat. Now reinforced plastic window panes are made for basement win-



dows, with circular openings sized to accommodate drier ventilators.

Unbreakable and shatterproof, the glass fiber reinforced panels install just like glass, and have an 80% light transmission. Precut holes are either 3" or 4" in diameter, and the panes are made in four common basement window sizes.

Prices: \$1.82 to \$2.98

Manufacturer: Air Control Products
Coopersville, Mich

continued on p. 208

A Custom Feature For Modern Homes



WASTE KING Automatic Gas INCINERATOR

Truly modern, sales-inviting sanitation costs so little when you team up the new Waste King Incinerator with the famous Waste King Pulverator at time of construction.

This new silent servant eliminates all burnable refuse including cartons, papers, large bones and garbage on the efficient dehydration principle. Refuse is turned into a powdery ash with less heat. Odors are eliminated and there is virtually no smoke.

Fully automatic—exclusive Flame-Monitor maintains constant, safe temperature. Takes only 3 square feet of floor space in kitchen, porch, basement or breezeway. Big 2 bushel capacity. White or aqua enamel finish.

**For prices and catalog sheet,
contact your jobber
or write...**

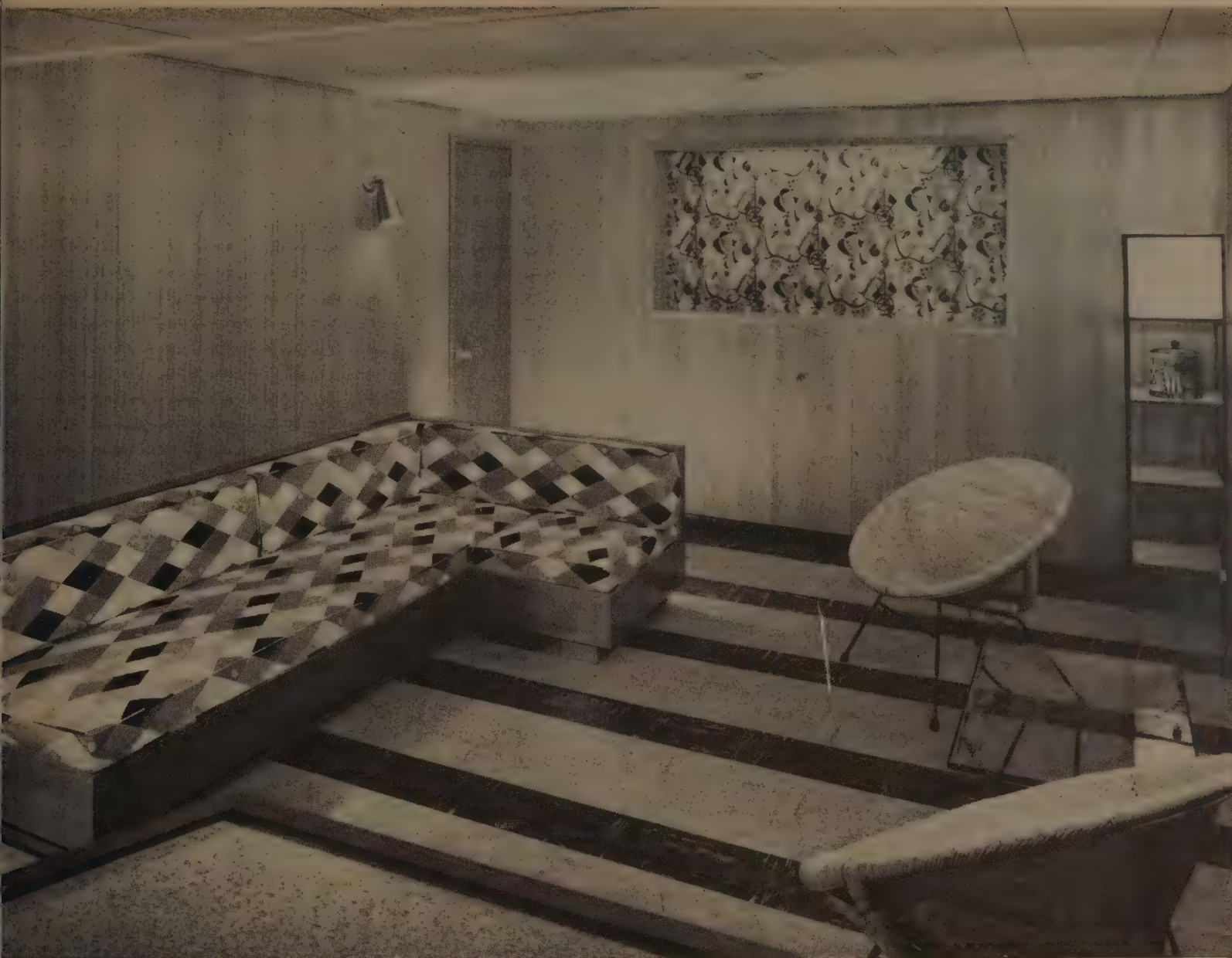
Dept. HH11

GIVEN Manufacturing Co.

3301 Fruitland Ave.
Los Angeles 31, Calif.

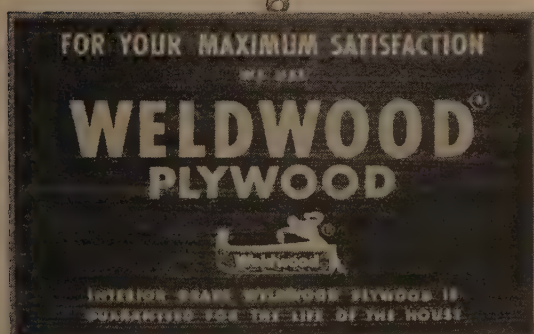


America's Largest Producer of Garbage Disposers



HOW TO MAKE BASEMENT SPACE INTO SELLING SPACE. The builders of "Garden City" used Philippine mahogany Plankweld to finish off the basement of one of their model homes as a recreation room. As a handsome "idea-room," it stimulates buyers into imagining what *they* could do for the room. Choose from these Plankweld woods: birch, Korina®, knotty pine, oak, Philippine mahogany, Honduras mahogany and walnut.

it costs less and looks better[™]



This plaque will help you sell homes. Use Plankweld in interiors and this plaque—displayed in your model home—puts all the weight of United States Plywood's constant advertising and promotion behind you. Many builders find it helpful to point out the plaque and draw attention to our famous *unconditional* lifetime guarantee inscribed on it.



Weldwood® Plankweld[†]

A product of
UNITED STATES PLYWOOD CORPORATION
The Best Known Name in Plywood

† REG. AND PATENTED

United States Plywood Corporation
55 West 44th Street, New York 36, N. Y.

Please send me your free 24-page Contractors and Builders Book containing full data and specifications on Weldwood Plankweld, and other Weldwood panels.

HH-11-5

NAME.....
FIRM.....
ADDRESS.....
CITY.....STATE.....

Binks Residence COOLING TOWERS

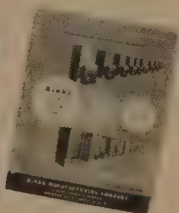


Designed to make home air conditioning MORE EFFICIENT MORE ECONOMICAL

More and more communities are restricting or prohibiting the use of water for cooling the condensing units in air conditioning systems. Elsewhere, high water rates make it costly. A Binks cooling tower cools and recirculates the condensing water...at savings up to 95% of cooling water bills. Here are 5 other advantages you'll find in Binks Towers:

1. **Quiet operation!** Noiseless, squirrel-cage blower supplies ample air movement at operating speeds far below noisy propeller-type fans. All metal-to-metal connections are rubber cushioned. Interior surfaces are protected and soundproofed with undercoating.
2. **Low maintenance!** All metal surfaces heavily galvanized and painted with several coats. Can withstand exposure when placed outside. Nozzles are clog-proof. No moist air reaches air propulsion mechanism.
3. **Compact, attractive!** Fits into small spaces... in basements, garages, utility rooms, or along side the house itself. Smooth surfaces, modern styling.
4. **Easy to install!** Binks Residence Cooling Towers come fully assembled, ready for immediate water, electric and duct connections.
5. **Super-efficient!** Despite prolonged periods of extremely hot weather, Binks Towers operate at top efficiency. And the sturdy construction of these towers means no uncomfortable periods when equipment fails.

For further information ask your nearby Binks representative for a free copy of Bulletin 477, containing complete specifications, or write directly to:



BINKS MANUFACTURING COMPANY
3128-32 Carroll Ave., Chicago 12, Ill.
REPRESENTATIVES IN ALL PRINCIPAL CITIES

NEW PRODUCTS

continued from p. 202

For further details, check numbered coupon, p. 240



f. **GAS HEATER** uses radiant heat to speed up bad weather construction

Any construction process at the mercy of weather will welcome the *Infra Rayhead* heater, which provides instant radiant heat over an area of 80-100 sq. ft. Gas-operated, the German-invented heater warms only objects, not the ambient air, and may be used outdoors as well as inside.

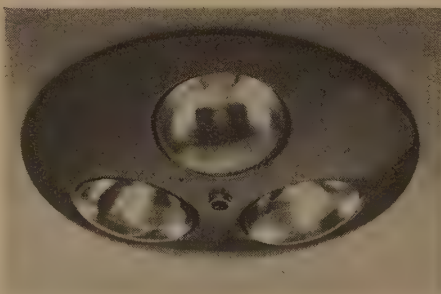
Units are portable and are equipped with a carrier and automatic shutoff. Only the 'ceramic catalysts' surface reaches high temperature, as there is no exposed flame, and the heat can be directed in any direction. Standard LP gas cylinders are used.

Price: \$152

Manufacturer: Perfection Stove Co.
7609 Platt Ave.
Cleveland 4, Ohio

g. **CEILING HEATER** uses infrared bulbs to produce auxiliary heat in baths

Modern restaurants often use infrared heat to keep foods warm, and on the theory, "what's good enough for the roast beef —," Pryne has transferred this keep-warm ability to the bathroom ceiling. Their new recessed heater uses three 250 w. infrared bulbs (with a life of over 5,000 hours) to give instant warmth without any danger of overexposure. The ceiling location also prevents the possibility of accidental burns. The unit may be

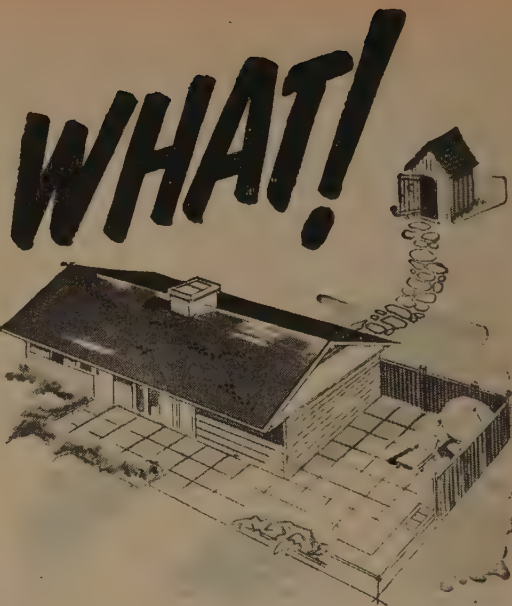


wired to permit control of one, two, or all three lamps.

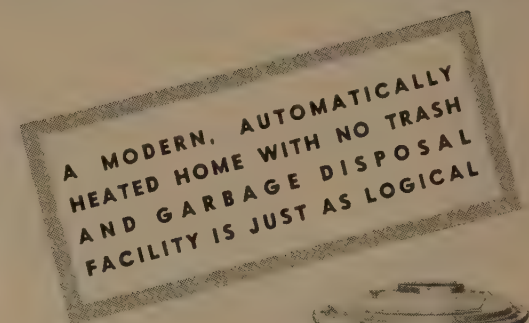
Price: Painted, \$23.70, plated, \$27.80, not including lamps

Manufacturer: Pryne & Co.
Pomona, Calif.

continued on p. 214

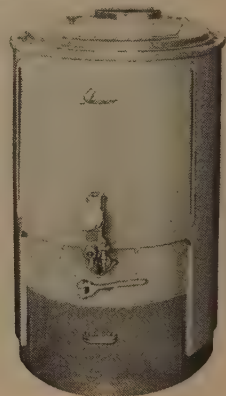


NO BATHROOM?



NO HOME IS
REALLY MODERN
WITHOUT

Incinor
gas-fired
incinerator



MODEL BI-2-BU. Capacity

To sell a house—you must please the housewife. She's quick to see the advantage of Incinor. It ends the problem of trash and garbage disposal—gives her undreamed of convenience. Incinor is fully automatic, too—"just set it and forget it."

You can claim this powerful selling advantage by featuring Incinor in the homes you build. It's a must in homes with automatic heat.

Put this low-cost sales tool to work now. Choose from a complete line of dependable, trouble-free Incinor models. Incinor is A.G.A. approved for use with natural, manufactured, mixed or LP gases.



APPROVED
BY A.G.A.

WRITE TODAY
FOR DETAILS

INCINERATION DIVISION
BOWSER, INC., CAIRO, ILLINOIS

"PIONEERS IN GAS-FIRED INCINERATION"



Full view of National Homes' new "FLEETWOOD" model, from patio side.

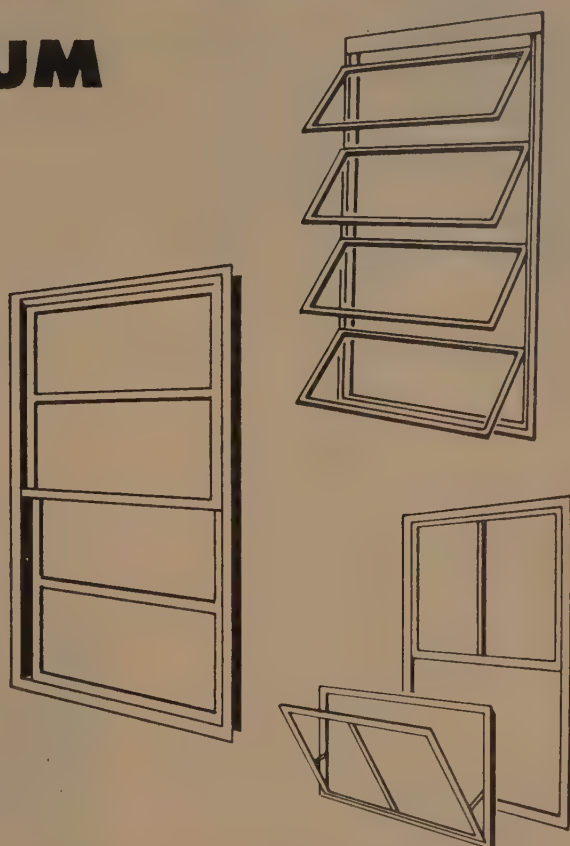
REYNOLDS ALUMINUM WINDOWS

The experience of National Homes, largest producers of homes in the U. S., is a clear guide *to better window buying* for intrinsic value—and *to better home selling*, in terms of appeal to prospects.

That's why National Homes' choice of Reynolds Aluminum Windows is important. Aluminum excels for rustproof permanence, freedom from maintenance and modern beauty. And Reynolds puts into its line not only superior window engineering but the basic know-how of a great aluminum producer and the advantages of vast extrusion facilities.

Whatever your window needs—from elaborate picture window combinations to the simplest units—Reynolds can meet them to your full satisfaction. "Reynolds Aluminum" on windows means their base metal is Reynolds...and from design to assembly, their quality is controlled all the way.

Write for catalog. **Reynolds Metals Company,** Window Division, 2019 So. Ninth St., Louisville 1, Ky.

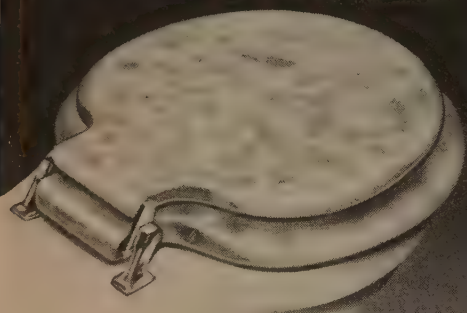


Reynolds Aluminum Traverse Windows, horizontal-sliding, are available in double vents, single vents and in the popular strip series. The complete Reynolds line includes the widely used Casement Windows, Awning Windows and a new, perfected Double-Hung Window—also Basement and Utility Windows.



ALUMINUM BUILDING PRODUCTS

Color Sells in the bathroom



No. 840
Church Pearl Seat

Every homebuilder knows the appeal of color in selling to today's home-buyer.

And nowhere is it more important, more effective — or easier to accomplish—than in the bathroom:

CHURCH Seats introduced the style note of a colored seat on a white bowl, with an unsurpassed range of sparkling colors in both Plain and Pearl Finish. Church Seats are made in the colors of all the leading pottery manufacturers.

Whether you prefer accent or over-all color, there's a Church Seat to perfectly meet your requirements.

Quality Sells, Too

And don't forget that the quality of a Church Seat is as obvious as its good looks. Nationally known, immediately recognized, it is just naturally accepted not only as "the best seat in the house" but as an indication of quality in everything around it. *At better plumbing stores everywhere.*

The complete line for
every type of installation

Church Seats

"THE BEST SEAT IN THE HOUSE"®

C. F. CHURCH MFG. COMPANY

Division of AMERICAN - Standard

HOLYOKE, MASS.

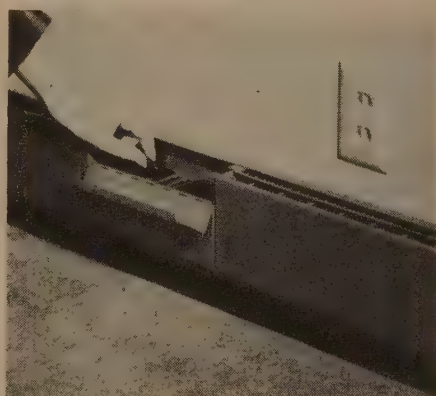


h. ELECTRIC BASEBOARD heater is designed for flush or recessed installation

The popular appeal of the baseboard as a heating source is added to Westinghouse's newest electric heating units. Just 7" high and 2 3/8" deep, the 24" sections fit together to form a continuous length along exterior walls.

Heat is provided by both radiation and convection, and the baseboard operates at a maximum temperature on the outer surface of 100° F. (just above body temperature), low enough to be safe for furniture and overhanging curtains.

Each room has its own individual control panel coupled into the sections, permitting room-by-room adjustments. A rotary switch provides on-off control, and a bimetal single-



coil thermostat regulates room temperatures within 2° F. A cover plate swings open to expose these controls.

Units are rated at 250 w. per ft., and installed according to determined heat requirements. Wiring is at 240 v., and the heating element is nickel chrome wire. All panels are finished in a beige baked enamel, but may be repainted to match any room.

Prices: 24" sections, \$21; control section, \$19; corners, \$5; ends, \$2 pair

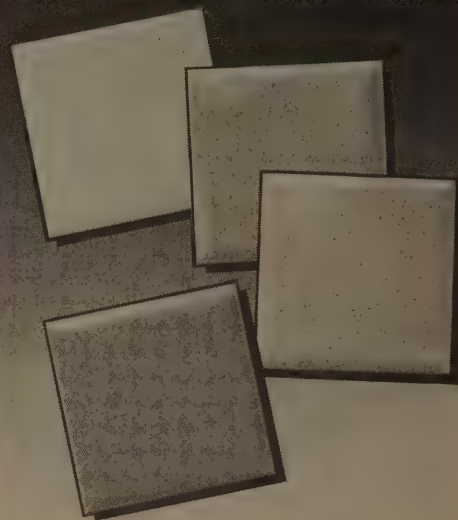
Manufacturer: Westinghouse Electric Corp. Sunnyvale, Calif.

i. FURNACE ON WHEELS turns kerosene or fuel oil into 100,000 Btu's per hour

Winter construction can be speeded up by providing moderate temperatures for workmen. The Master B-100 portable heater weighs only 78 lbs., but is rated at 100,000 Btu's per hr., and pumps out 500 cu. ft. of

continued on p. 220

Color Sells on the walls



especially when it's

GRANITE TONE

Styrene Wall Tile by CHURCH

Granite Tone is a new color technique that gives a rich, textural effect like polished granite—entirely different from any other wall tile.

Like all Church Tile, Granite Tone is made of pure styrene plastic... crack-proof, chip-proof, so tough you can hit it with a hammer.

And like all 32 colors in the Church line, Granite Tone's four beautiful shades are decorator approved, will not fade, and stay beautiful always with just the swish of a damp cloth.

See Granite Tone—and the other Church Tile styles and colors—at your floor covering suppliers—or write us for colorful illustrated brochure—free.

The name CHURCH on any product
stamps it beyond question as the best

Church Tile

STYRENE WALL

Made by the makers of

"THE BEST SEAT IN THE HOUSE"®

C. F. CHURCH MFG. COMPANY

Division of AMERICAN - Standard

HOLYOKE, MASS.



for gas built-ins, dryers, disposers,

Caloric

is the brand

that customers know, envy, and buy!

Caloric Built-Ins—All over the country Caloric built-ins are selling like popcorn at a county fair. Housewives (menfolk, too) love the modern Caloric styling, the choice of colors and finishes, the famous easy-to-clean features, the Observer oven windows, removable handles, fully automatic clock control.

Folks who know cooking go for the eye-level controls that eliminate stooping and bending, the closed-door broiling that means no smudge or dirt, the extra speed and extra convenience that only gas can give.

Dollar for dollar, here's the greatest buy in built-ins . . . the styling that catches customers . . . plus the quality and basic value that are built into all Caloric appliances.

Display Caloric built-ins, advertise them, sell them. They move fast. They bring you easier sales, greater dollar volume, bigger profits. East, West, North and South, wherever better kitchens are planned, the call's for Caloric.

Caloric Ranges—Brilliantly styled by Peter Müller-Munk Associates, they boast angled control panels, recessed control knobs and choice of backguard colors. Available with In-a-line timer with bell together with automatic oven timer, oven indicator light, easy-reading large-face clock.

Caloric Dryers—The original LO-HEET . . . HI-BREEZE automatic gas dryer. Provides safer, faster and far more economical drying. Waist-high lint trap with exclusive Sifto-Bag®. One-knob control, sturdy life-long construction. Porcelain enamel work surface.

Caloric Disposers—Fully automatic gas disposer that ends the need of garbage cans and outdoor trash units. It gets rid of garbage, trash, everything except metal or glass. With Calor-A-Tred foot pedal it's easy to load, even with both hands full. Calor-A-Set dehydration control with three settings for normal, wet, or dry refuse.

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GOOD HOUSEKEEPING
BETTER HOMES & GARDENS

SMALL HOMES GUIDE
HOME MODERNIZING

HOME



Install them, advertise them, sell them.

Caloric Appliance Corporation
Dept. HH
Topton, Pennsylvania

Please send me more information on Caloric built-ins, dryers, and disposers.

NAME _____

ADDRESS _____

CITY _____ ZONE _____ STATE _____

continued from p. 214

For further details, check numbered coupon, p. 240

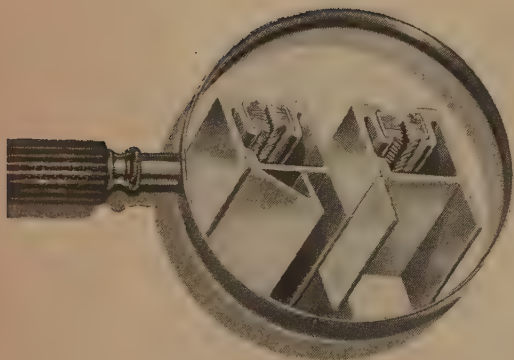


elementary...

Glazing still takes time, but with Arcadia's new Interchangeable Moulding Strips it takes far less than by other methods. Now, any Arcadia aluminum door can be glazed with either 1/4" plate or 1" insulating glass just by choosing the proper moulding strips. Takes no screws, special tools or skills. Strips snap easily in place, save glazier's time. And that saves installation costs, boosts profits on every job.



Simplified glazing is just one important point of difference between Arcadia and other sliding glass doors. For details on Arcadia steel and aluminum doors, see the Yellow Pages under "DOORS, Sliding."



ARCADIA METAL PRODUCTS, ARCADIA, CALIF.
Distributors in Canada, Puerto Rico and throughout the U.S. National Member Producers' Council, Inc., and National Association of Home Builders.



Help build a better America...

See an architect

warm air each minute, enough to dry plaster overnight.

Regular 115 v. current operates the electric ignition and combination fan and pump



Heater rolls anywhere on wheels

motor. Kerosene or fuel oil is burned, with no venting required. Wheels and carrying handles make it easy to take the heater into any location.

Price: Approximately \$185

Manufacturer: Master Vibrator Co.
431 Stanley Ave.
Dayton 1, Ohio

i. DITCH TAMPER permits one-man compacting of trenches or backfilled areas

Trenches as deep as 5', and as narrow as 10" can be tamped rapidly with the *Triplex* tamper, which combines three 3" butts on a single air chamber. Only one man is required to operate the tamper, which brings 25 foot-tons



Tamper fits narrow ditch easily

of compaction energy into the ditch. A simple adjustment of handlebars permits the tamper to work at any desired depth up to surface.

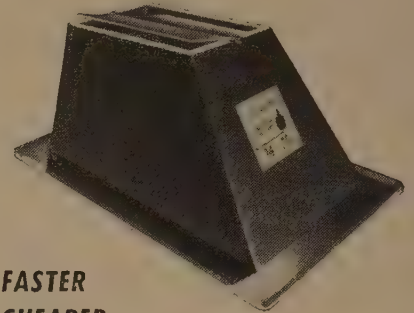
The triple action of the butts is in a de-synchronized impact pattern, and there is no recoil to tire the operator. Volume of compaction is comparable to five single tampers.

Price: \$970

Manufacturer: Thor Power Tool Co.
Aurora, Ill.

Technical Publications on p. 226

NOW...you can build that unusual fireplace



FASTER
CHEAPER
BETTER...with the new



Here's the *easy* answer to the popular trend toward *unusual* fireplace openings. In fact, the Beneform Universal Damper is the *only* answer that assures *lower* construction costs as well as the strong smoke-free draft so vital in unconventional fireplace design.

Builds ALL 6 Basic Opening Types

No matter which fireplace type you are building... projecting corner, 2 sided or 3 sided openings, openings in 2 rooms, open all around, etc. — Beneform will build it *better* — and at *lower* cost. Thousands of successful installations and our years of fireplace specialization are your assurance of complete satisfaction...

Six Stock Sizes Available...

—ranging from 26" x 26" up to 50" x 24". Complete specifications, prices and recommended construction details for all types of fireplaces furnished upon request.



EXPANSIP
STEEL
DAMPERS

The famous boiler plate steel damper with the exclusive slip-joint feature, which takes up expansion that occurs when damper gets hot. 60° front slope gives sure draft. 8 sizes — up to 72" wide, designed for easy lay-up of brickwork.



CAST
IRON
DAMPERS

Improved, higher front design assures better draft, better smoke passage. Sturdy cast iron construction, with either cast iron or steel valve. Precision-cast in our modern foundry, Bennett cast iron dampers have no thin spots or weak sections to give trouble. Wide range of sizes.

See your Bennett Supplier for the complete Bennett line including Beneform Fireplace Forms, Ash Dumps, Cleanout Doors and the TRUE Flexscreen.

Write 1155 Call Street, for free catalog

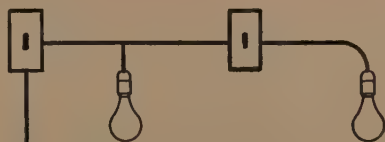


be sure of **circuits**

to carry the electrical load throughout the house and fully power every appliance even when others are on the line. Make circuit wires large enough to handle present loads — specify extra circuits for the house to “grow on.”

remember **light switches**

Lights to protect eyesight, prevent accidents, beautify rooms . . . specify them in abundance. Locate switches so the homeowner can light his way from room to room throughout the entire house!



than ever before, homeowners recognize the value of a home that's well-planned *electrically*!

Emphasize adequate wiring throughout every room of the houses you build. You'll make your homes sell faster — and add to your reputation as a *quality* builder as well!

Free Home Wiring Wall Chart! Send today for Kennecott's handy wall chart showing typical home circuit loads. Use it as a check list when planning home electrical systems. For your copy, write Kennecott Copper Corp., Dept. H115, 161 E. 42nd St., New York 17, N. Y.

Kennecott Copper Corporation

Fabricating Subsidiaries: CHASE BRASS & COPPER CO. • KENNECOTT WIRE & CABLE CO.

PROVIDE BETTER BATHS for less



Provide

Leakproof
LUCKE

BATH TUB HANGERS

**Guaranteed leakproof
forever**

Approved by the A.I.A.

- NO BATHTUB SETTLING
- NO WATER SEEPAGE
- NO REPAIR EXPENSE

For full particulars
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WILLIAM B. LUCKE, INC.
P.O. Box 177, Wilmette, Ill.

Name

Address

☐ Builder ☐ Architect ☐ Plumber ☐ Other
Patented

TECHNICAL PUBLICATIONS

for further information see coupon page 240

325. HARDWARE. Lavatory Legs and Towel Bars. Reed-Cromex Corp., Dept. HH, 492 Green Rd., Cleveland 21, Ohio. 4 pp. 8½" x 11"

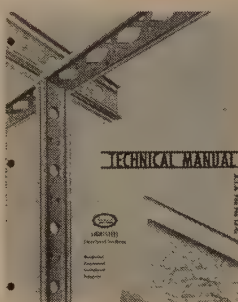
326. KITCHENS. St. Charles Kitchens. St. Charles Mfg. Co., Dept. HH, St. Charles, Ill. 16 pp. 8½" x 11"

Everything, including the kitchen sink, in this book of dimensional details, description, and drawings.

327. HARDWARE. Aluminum and Brass Cabinet Hardware. Cabinet Hardware Div., The Stanley Works, Dept. HH, 111 Elm St., New Britain, Conn. 2 single sheets, 8½" x 11"

A new line of contemporary design hardware, executed in two different materials.

328. FRAMING. Penmetal Technical Manual. Penn Metal Co., Inc., Dept. HH, 205 E. 42nd St., New York 17, N.Y. 16 pp. 8½" x 11"



Penn's structural steel members, with isometric drawings of application of collateral materials to floors, roofs, ceilings, and interior and exterior walls. All units are illustrated, and design, fabrication and erection techniques are described. Installation of vapor barriers and insulation is illustrated, as well as a number of practical connections.

329. VENTILATION. Trade-Wind Small Room Ventilators. Trade-Wind Motorfans, Inc., Dept. HH, 7755 Paramount Blvd., Rivera, Calif. 8 pp. 8½" x 11"

Latest specifications and models of ventilators, hoods and accessories for residential installation. Details and cutaway drawings.

330. MASONRY. Build Better Masonry. Universal Atlas Cement Co., Dept. HH, 100 Park Ave., New York 17, N.Y. 24 pp. 8½" x 11"

Recommended practice covering materials, proportions, mixing, laying of units, and reference tables of useful data.

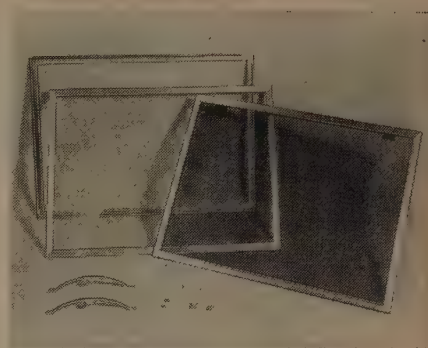
331. AIR CONDITIONING. Webster Heating & Cooling Conditioner. Bulletin B 2001. Warren Webster & Co., Dept. HH, Camden 5, N.J. 8½" x 11"

Liquid heating and cooling (April issue), as provided by the Webster individual room convectors. Technical data and specifications.

continued on p. 232

NEW PRODUCTS

(Advertisement)



COMBINATION WINDOW KIT turns prime window into complete unit.

A new window idea introduced by DeVAC combines any prime window and the DeVAC self storing combination windows into a single unit. Photo shows complete DeVAC Bilt-In kit, sold by the DeVAC factory only to millwork distributors and manufacturers.

Builders laud the advantages of drastically reduced installation cost and ready acceptance by the homeowner. Installation eliminates the cost of separate storms and screens, plus the fitting of hardware and painting of all storm and screen sash. The Bilt-In kit is installed by the millwork manufacturer or distributor where the prime window is produced or assembled.

The Bilt-In operates in a patented wood surround which is attached to become part of the window frame. This wood surround unit is produced by the millwork manufacturer or distributor.



Advantages to the homeowner give the unit an impressive list of sales features. Cost of obtaining a complete self-storing unit is substantially reduced. Clean exterior appearance with a minimum of exposed metal fits any type of architecture. Normal window maintenance is reduced tremendously and both storm sash and screen lift out from inside the home for easy cleaning. The anodized aluminum will not tarnish nor even show fingermarks and is impervious to customary lime corrosion when plaster is left on metal during construction. Aluminum is extra heavy duty 6063-T6 extrusion. Screen is lifetime Fiberglass.

Dealers and contractors may obtain the DeVAC Bilt-In as a part of their prime window through the following distributors:

Bardwell-Robinson, Fargo, N.D.
Bardwell-Robinson, Bismarck, N. D.
Carr-Cullen, Minneapolis
Curtis Companies, Inc.:
Minneapolis, Minn.
Wausau, Wisconsin
Clinton, Iowa
Sioux City, Iowa
Lincoln, Nebraska

Jordan Millwork Co., Sioux Falls, S.D.
A. A. Kindem & Sons, Minneapolis
Knecht Lumberman Supply, Rapid City, S.D.
Lake Street Sash & Door, Minneapolis
Snell Sash & Door, Omaha, Neb.
Snell Sash & Door, St. Paul, Minn.

Key sales areas are still available and distributors are encouraged to make inquiry for franchise openings in their particular region. Write today for complete information, price list, literature and catalogue sheet on the DeVAC Bilt-In.

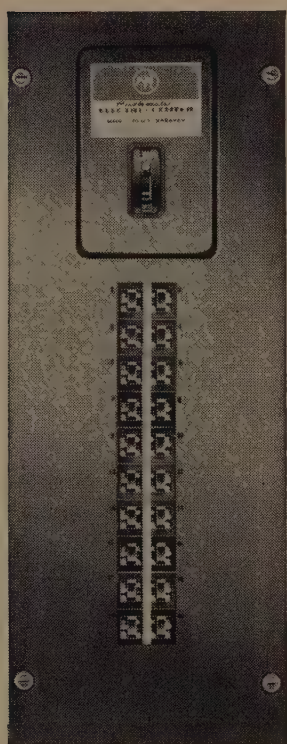
DeVAC, Inc.
5901 Wayzata Blvd. Dept. H.
Minneapolis, Minnesota



Duo-Guard Pushmatics® in Bulldog Electri-Centers protect branch circuits and appliance cords . . . safely, automatically. And they're convenient. Just a "push" restores service. No fuse boxes . . . no fuses to change. No danger of electric shock, either.



The new terminal screw retainer in each Duo-Guard provides bolted connections . . . makes installation fast, easy. No lost screws. No special tools.



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**one main disconnect,
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Bulldog's new 100-amp service panel combines full 100-amp service with the convenience and protection of one main service disconnect—all in a single Pushmatic Electri-Center®.

A special I-T-E breaker in the upper section of the panel serves as the main disconnect . . . eliminates the need for a safety switch. Installation is easier, faster, *safer*. And homes are more modern—more fully protected.

Famous Duo-Guard Pushmatics in the lower section automatically protect and control all branch lighting circuits and all

110-220 volt appliance circuits. Pushmatics mean pushbutton convenience, too—an end to the bothersome fuse box and fuse fumbling.

Specify and install this advanced, new Bulldog service panel. Available with 14 or 20 circuits, it can be located anywhere in the home or office . . . assures adequate wiring capacity for all present and future needs. Listed by UL. Check your qualified Bulldog distributor or field engineer. Or, write Bulldog Electric Products Company, Detroit 32, Michigan.

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TECHNICAL PUBLICATIONS

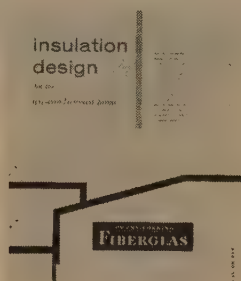
continued from p. 226

for further information see coupon page 240

- 332. ORNAMENTAL METAL.** Catalogue No. 7. Julius Blum & Co., Inc., Dept. HH, Carlsbad, N.J. 124 pp. 8 1/2" x 11"

Over 2,500 architectural metal items, illustrated in scale whenever possible. The spiral bound book is divided into seven subdivisions: tubing, shapes and bars, treillage, railings, saddles and nosings, moldings, ornamental hardware, and machinery.

- 333. INSULATION.** Insulation Design for the Air Conditioned Home. Owens-Corning Fiberglas Corp., Dept. HH, Toledo 1, Ohio. 20 pp. 8 1/2" x 11"



Reviewed extensively in Sept. H&H (p. 102), this valuable booklet is offered to all interested industry members.

- 334. HEATING.** Dunkirk Oil Fired Boilers. Bulletin 655. Dunkirk Radiator Corp., Dept. HH, Dunkirk, N.Y. 4 pp. 8 1/2" x 11"

Dimensional and capacity data on Dunkirk's Lexington line. Specifications and dimension drawings.

- 335. HARDWARE.** Epco Builders' Hardware. Catalogue No. 18. Engineered Products Co., Dept. HH, P. O. Box 118, Flint 1, Mich. 8 pp. 8 1/2" x 11"

Catalogue and price list for all EPCO products. Included is a method for figuring net material and shipping costs.

- 336. TRUSSES.** Clear Span Wood Roof Trusses. Timber Engineering Co., Dept. HH, 1319 Eighteenth St. N.W., Washington 6, D.C. 14 pp. 8 1/2" x 11"

Major types of roof trusses and their particular uses. Much of the material is applicable mainly to nonresidential construction, and will be valuable chiefly to the builder who does some commercial buildings.

- 337. BUILT-INS.** Glissade Bathroom Vanities. Liebman Bathroom Specialties, Inc., Dept. HH, 1437 Bushwick Ave., Brooklyn 7, N.Y. 35 pp. 8 1/2" x 11"

Vanities, medicine cabinets and postformed kitchen counters. Over 160 different styles and models illustrated, with all specifications and dimensions.

- 338. WIRING.** Modern Electrical Living. Pass & Seymour, Inc., Dept. HH, Syracuse 9, N.Y. 24 pp. 5 1/2" x 8 1/2"

Planning your wiring and lighting for the adequately wired house. Photographs and clear explanatory text.

continued on p. 240

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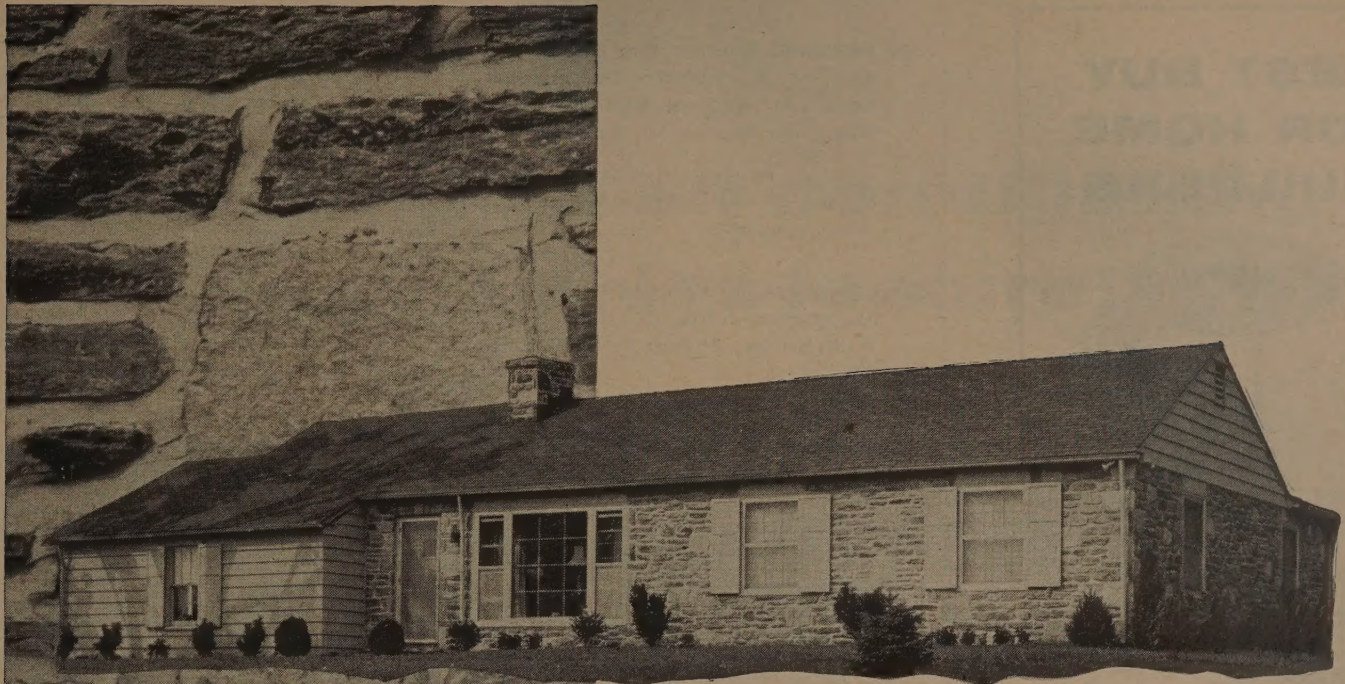
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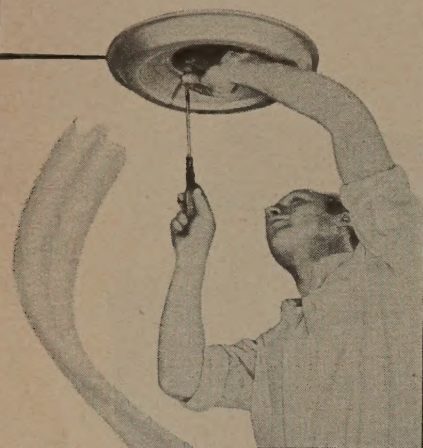
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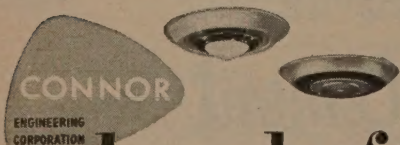
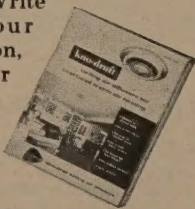
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TECHNICAL PUBLICATIONS

339. PANELING. Southern Pine Architect's Bulletin No. 5. Southern Pine Association, Dept. HH, National Bank of Commerce Bldg., New Orleans, La. 4 pp. 8½" x 11"

Directions for preparation, and a wide variety of finishes, for this native wood paneling. Full color photographs.

340. HARDWARE. Pocket Door T-Frames. Sterling Hardware Mfg. Co., Dept. HH, 2345 W. Nelson St., Chicago 18, Ill. 4 pp. 8½" x 11"

Photographs and framing details of this framing device for installing disappearing sliding doors in stud walls.

341. INSULATION. How To Install Mineral Wool Pneumatically. National Mineral Wool Assn., Dept. HH, 2906 Americas Bldg., Rockefeller Center, New York 20, N.Y. 8 pp. 8½" x 5½"

Standards of good practice for blown-in installation, with special attention to specific problem spots.

342. TOOLS. How To Use the Remington Stud Driver. Remington Arms Co., Dept. HH, Bridgeport 2, Conn. 32 pp. 3½" x 5½"

Powder actuated fastenings, with illustrations of dozens of specific uses. Proper studs and loadings are recommended.

PRODUCTS AND PUBLICATIONS COUPON

For more information on new products and publications in this November issue

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- a. Nail-On-Brick
- b. Koltite adhesive
- c. Arislide windows
- d. Plyco plastic windows
- e. Plastic window light
- f. Infra Rayhead heater
- g. Pryne ceiling heater
- h. Westinghouse baseboard heaters
- i. Master portable heater
- j. Triplex ditch tamper

TECHNICAL PUBLICATIONS

- 325. Reed-Chromex hardware
- 326. St. Charles kitchens
- 327. Stanley cabinet hardware
- 328. Penmetal technical manual
- 329. Trade-Wind ventilators
- 330. Build Better Masonry
- 331. Webster air conditioner
- 332. Blum ornamental metal
- 333. Insulation design
- 334. Dunkirk boilers
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- 336. Teco wood trusses
- 337. Glissade bathroom vanities
- 338. Modern Electrical Living
- 339. Southern Pine paneling
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Illinois builder of 350-home project sold on Worthington units

Any home that costs \$12,000 or more to build should be air conditioned!

That's how builder L. B. Pooley of Aurora, Illinois sees it. Air conditioning not only protects the buyer's investment, but also makes a home easier to sell.

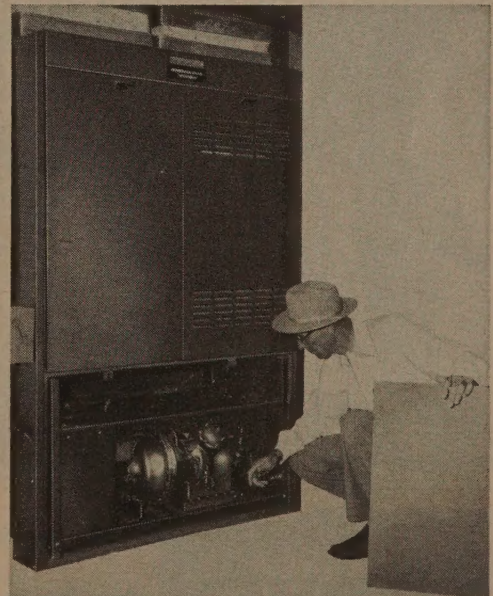
Most convincing proof of this is offered by the quality 350-home development now under construction by builder Pooley and his son Bob. Worthington's Year-Round unit has been speeding up sales ever since the project first got underway.

Pooley explains his choice of Worthington equipment like this:

“Worthington's Year-Round unit makes it easy for me to offer air conditioning as an optional feature. Heating and cooling sections come in one trim-looking cabinet that's a cinch to install. If a prospect wants to hold off on air conditioning, I install the heating unit first. The cooling section can be added at *any time!*”

Like Mr. Pooley, you can make Worthington air conditioning the feature that sells your homes this year. Call your Worthington dealer. He'll be glad to go over installation and cost details . . . and show you how Worthington's Year-Round unit will pay off in quick sales for you. You can also get full details by returning the attached reply card. Worthington Corporation, Air Conditioning and Refrigeration Division, Section A.5.45-PB, Harrison, N. J.

A.5.45



Builder Pooley likes the optional feature of Worthington's Year-Round Air Conditioner. Cooling section can be added at any time—it rolls into cabinet like a drawer.

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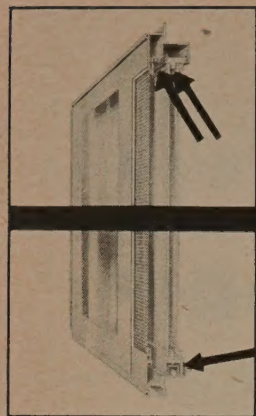
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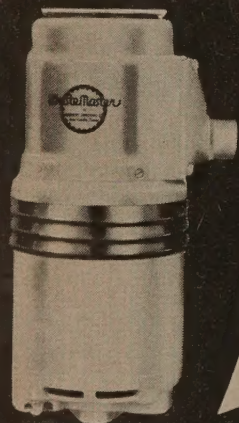
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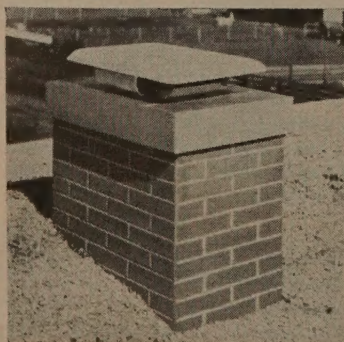
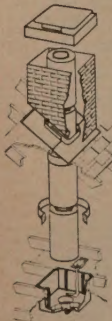


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